Statement shewn

Liabilities of the Members of the Proposed

Proposed name of the Bank and the names of the villages to be benefitted by it.	Names of Members
Kasba Davanehere Agri-cultural Bank.	Subbiah bin Ranjundiah
(1) Davanehere (2) Honnisanahalli	Balekachappa bin Kachappa
(3) Chennenahalli (4) Vartur	Mangada Chenniah bin Chenniyah
(5) Seddanapalya (6) Yelachikuppe Kham	Doppiah bin Hotte Timmappa
(7) Chichanahalli (8) Sunajamanahalli	Chichveera bin Thimappa
(9) Kanjinipur (10) Doddamahalli	Thimmappa bin Chenrayaswamy
(11) Balahu (12) Sanapatahalli	Doddira Kempiah bin Chikkayaswamy
(13) Hulimenahalli (14) Hadapatna	Poojari Chenniah bin Ramé
(15) Doddeni (16) Kolur	Poojari Chennamara bin Chenraya
(17) Cholamarikanahalli (18) Rajanahalli	Andani bin Byra
(19) Kuranenahalli (20) Tarakadahalli	Hanumiah bin Kempiah
(21) Puradapalia (22) Donnenahalli	Irudli bin Hulitimmiah
(23) Chuchanahuppe (24) Devanachohalli	Surajatti bin Pattajatti
(25) Sooliviara (26) Sooliviar Kampur	Chabusabi bin Hammusabi
(27) Ketohalli (28) Ketohalli Kampur	Pattamma bin Narasimiah
(29) Ketohalli Narasimpur (30) Seshajipur	Narasegowda bin Boggappa
(31) Chickelur Venkatapur (32) Chickelur Kam	Mallasetty bin Kanibasetty
(33) Nijjanahalli (34) Hunddijanepalya	Imadasab bin Hydersab
(35) Jogerhalli (36) Yadahalli	Linganaik bin Bangalwa
(37) Kurubarpalya (38) Gangenahalli	Syed Boodensab bin Imamsab
(39) Bychakuppe (40) Yelachikuppe	Hunddiriya bin Veeranna
(41) Gangappanahalli (42) Kempagowdahalli	Kapanipattia bin Suryanarayanappa
(43) Kolur Ranjundpur (44) Kolur Swamy Rayappa	Subbiah bin Venkatappa
(45) Gaintakatte (46) Chickelur	Chennakammiah bin Ramiahchetty
(47) Vartur Narasimpur (48) Kuntarhalli	Venkatlamaniah bin Thimappa
(49) Devanachohalli Narayanapur	Honnappa bin Ramanna
(50) Heggenahalli -	School master Thimanna
	Jogalikempiah bin Jogalikempiah
	Total

Office of the Inspector of Agricultural Banks

Dated, Bangalore, 30th June 1887

Section Agri
File No 2 1897
Serial No 5

X Petitions regd Nos
1238 P dpxxx. & 1636 P
dy 23-12-99 & 19-2-00.

Dpost as per order
To. _____

(8)

The Dy: Commr
Bangalore Sh

Dated 1st/3/1900
No 6502
R-7-16-99

Has the honr to forward herewith in original (& the obliquity/Reduced) the marginally noted petitions from the Merchants of the Agricultural Branch at Thavarekere in the Magadi Taluk, asking for a further advance of Rs 20,000 and to request the Dy. Commr to state whether the omissions & reference in the Govt: Pro No (5) 10618-9 dy 5th May/98 R D-16-97 have since been rectified

B.O
11/3/00

14.3.00

1900.01 (9)

From

The Dy. Commissioner
Bangalore District

To The Secretary to the
Govt. of Mysore
Rao Bahadur C. Doraiswamy Iyengar.

Dated 6. September 1900.

Despatched 7. September 1900.

Received

General No. E
D No. 1547

REVENUE
SEP 10 1900
R 1200
OFFICE

Enclosure No. 1

Section Agri
File No 9 1897
Serial No 6

Govt. Proceedings No.
106.18-9 dated the
R-716-97
5th May 1898 & Secretary's docket
No 6502/R716-97 of the 15th March 1900
Submits the result
of the enquiry made
into the omissions
and irregularities
pointed out by the
Inspector of Agricultural
Banks in respect of the
Bank at Tavarekere,
Magadi Taluk.

R
8.9
File pushp.
15/9/00
13/9

E. 394
No. 2.

Bangalore District
Dy. Commissioner's Office
Bangalore 6th September
1900

To

The Secretary to the
Government of Mysore
Rev. & Gen. C. Depts.

Sir,

With reference to Government Proceedings No. 10618-9 R. 7.16.97 dated 5th May 1898, directing me to enquire into the omissions and irregularities pointed out by the Inspector of Banks in respect of the Agricultural Bank at Tavarekere in the Magadi Taluk, I have the honor to state that a copy of the memo regarding the alleged irregularities, was obtained from the Inspector of Banks and transferred to the Amildar for enquiry and report. The Amildar reports as follows.

Observations of the Inspector of agricultural Banks.	Reply.-
N-2. × ×	
11+ additional members have since joined the Bank and their names have been registered From a few of them the entrance fee is not yet received.	The entrance fee has since been collected from the members concerned
N-3 × × ×	
All the discharged bonds have been secured except the following	
(1) Discharged bond for Rs 375/- from Syed Budan	Discharged bonds due by Syed Budan and Chikka Veeriah have been obtained and secured in the Bank.
(2) Dr — Rs 250/- from Chikka Veeriah	
(3) Dr — Rs 650/- from Narve gowda	Narve gowda has delivered a bond for Rs 300/- and requests that a loan of Rs 200/- should be granted to him from the Bank to enable him to redeem from the mortgagee
The Directors should lose no time in procuring these documents and lodging them in the Bank	

the mortg
Rs 5801. and
discharged
for the bal
Rs 3501. The
was sanctio
meeting and
to the Insp.
Registratio
of which, it
will be rec

V. 4. As required by section 45 of the articles of Association, the result of enquiry held by the Directors in applications for loans was not recorded, e.g.

From the instruction Inspector the result held by it is record column 9 in the Re applicati

No. 5. Cash Book

Cheques are issued, and after they are cashed in the Treasury, the payments are

Care is t the cheque account in which As repay

entered in the cash Book. The Agents explained that cheques are not honored in the Treasury &c &c

allegations of the Treasury officers dishonoring the cheques issued from the Bank, the Amildar reports that member Honnappa presented a cheque for Rs 400/- on 17th January 1898, which was cashed then and there. But 2 others viz, Nudda Veeriah and Nimba jetty, went to the Treasury after the transactions were closed. It is probable that they were told to go to the Treasury the next day. Instead of attending the Treasury the very next day, they appeared on the 25th Idem and 4th February 1898. The

	Amildar further reports that the parties were never told by the Sheristadar on the 17th January 1898, to come 8 or 10 days hence, as the Sheristadar was not in charge of the Treasury that day.
No. 6. No receipt book has been maintained. Stamped receipts are taken on bits of paper &c.	A separate receipt book is maintained since to carry out the directions of the Inspector of Books
7. Ledger. Index is not yet prepared. The transactions of February and March 1898 have not yet been posted for want of space &c.	Index prepared. The transactions of February and March 1898 are posted in a separate bound book
No. 9. Application for a further loan to pay the newly joined members is pending with the Amildar &c.	Application for a further loan is under investigation. It will be disposed of early

2. It will be observed from the above, that the irregularities pointed out by the Inspector of Agricultural Banks have been set right, except the recovery of the discharged bond from Narve' Gowda for Rs 350/- the Amildar has been directed to settle the matter soon. Parties with Bank cheques, it is reported, were not told to wait for 8 or 10 days. The complaint does not seem to be well founded.

3. The petition received with your docket No. 6502 dated the 15th March 1900 is herewith resubmitted

R. 716-97

I have the honor to be
Sir
Your most obedient servant

Dy. Commissioner,
Bangalore District.

Yours

(1

To

No 2643
R-7-16-97.8
9 20.9.00
en: 2

The Dy: Comm.
Bangalore

In acknowledging the
receipt of his letter N
9/6th September 1900, re

~~of the irregularities~~ irregularities in rec
in connection with
~~of~~ the Agricultural B
at Hanagodere and

Section Agri
File No 2 1897
Serial No 7

Hanaga in Taluk, has
honour to request that

Dy: Comm will be
be good enough to repor
~~Statements~~ ~~forwarded~~ herewith
on the accompanying p
~~as to the accuracy~~
Nos: 1238 & 1636 from so
~~thereon~~ for the pay
the members of the Bank with
~~the~~ a further
advance of Rs 2
from Govt.
~~to the Bank as stated~~

~~Copy of the enclosures in the~~
~~petition regarding~~
~~Return of receipts~~

fr

× The obligations returned

Rec'd copies
19/9/00

~~In reference and~~

~~Resident please~~

GOVERNMENT OF MADRAS

B O.

M 19/V/10

Mdc

(11)

(General Serial No. 30.)

REVENUE DEPARTMENT
Gl. No. 7916
MAY 22 1901
REVENUE OFFICE

1900 1901 4848

Section
File No
Serial No

From

The Dy. Commissioner, of the Bangalore District.

To

(through Secretary & Consulor)

The Secretary to the Bank of Mysore Revenue Dept.

Dated 20th
Despatched 21st } May 1901
Received

General No. D No. 1679. } 190

Enclosures Number. Petitions & a printed Memo

Submitted for orders
V 28/5/01

Read
Comb Report
30/5.

Secretary's docket No 2643
R 7 1697

Dated the 20th September 1900.

Subject Report on the petitions of some of the members of the Coverekere agricultural bank in the Magadi Taluk applying for a further loan of 20000/.

We are glad to hear that the affairs of the Bank are being managed in a satisfactory manner. They request Government to grant the further loan asked for. The Bank claims to be allowed sufficient Deposit capital by way of deposits - ¶

307501.

Issue
V 24/5.

Rev
22-5-01

Refer back
V
25/5/01

Draft-slip
1/6/01

Dy. 5.01

Dy Secretary
28/5/01

No. 1679

rec'd petitions & printed memo.

Bangalore District
Dy. Commissioner's Office
Bangalore 20th May 1901

To,

The Secretary to the Govt of Mysore
Revenue & General Department

Sir,

(10) With reference to your docket No 2643/R.T. 1697 of the 20th September 1900, forwarding for report the petitions of some of the members of the Channarakere Agricultural bank in the Nagadi Taluk, applying for a further loan of Rs 20,000/-, I have the honor to state that the matter was referred both to the Inspector of Agricultural Banks in Mysore, and to the Divisional Officer, for opinion after examining the affairs of the bank. The former says that the bank is in a fit position to raise a capital fit to

own

own by calling for fresh deposits. His printed inspection memo Containing a report on the transactions of the bank received with his memo No. 190 of the 23rd April 1901, for transmission to Government, is enclosed. I agree with him.

2. The petitions received with the docket under reply are herewith returned.

I have the honor to be
Sir
Your most obedient servant

Dy. Commissioner,
Bangalore District.

The Javarekere

Agricultural Bank.

Registered under the Mysore Companies Regu

Office — Javarekere, Magadi Taluk 14 miles f
Bangalore.

Capital — Registered limit Rs 25,000.

Members — 237, all agriculturists owni
immovable properties valued at nearly Rs

Business transacted from December 1
with the aid of a loan of Rs 13000 from Gp
ment and small deposits from membe
and others to the extent of Rs 1632. The Ban
has been found to be of great use to agricu
and there is scope for useful and sa
investment of a much larger sum.

Deposits - Large or small, will be received u
to the sanctioned limit of capital. They
will be used for the grant of reasonab
loans to members in need of them and f
repayment of Government loan.

Rate of interest - 4 per cent per annum

Rules regarding deposits similar to those
prescribed for Savings Bank deposits, or at
the option of the depositors, those prescribed
for fixed deposits in large banking Firms.

(c.)

Security - members jointly and severally liable for each deposit. They have bound themselves not to alienate their immovable properties entered in the Bank's Register without the previous sanction of the Managing Board. The lands are under cultivation and favorably situated. Proper security of immovable property will be obtained by the bank in the case of all large loans, such security till now amounting in value to nearly Rs 33,000. All cash not invested in excess of Rs 100, will be lodged in the Government Talukn Treasury at Mayadi.

Board of Directors — Mr. Kapanipataiya, Pensioned Shekdar, President

Mr. Shamanna, Head master, Jainakere School. Agent

Mr. Venkataramanaiya, Shanbhogue Ganapatibhatt
" Mudveeraiya, Chikkaveerana
" Baliga Syed Budan Sab
" Wagregaudara Nanaregauda
" Subbanna Shanbhogue Honnigankatti
} Directors

Auditors - Mr. Anantharamaiya
" Suryatti
" Subbanna.

Supervision - The Bank is periodically inspected by a Government officer.

MEMO ON THE WORKING OF THE AGRICULTURAL BANK AT TAVAREKERE, MAGADI TALUK.

Incorporation and Registered Office.—The Bank was incorporated on the 3rd November 1897, and commenced business on the 27th idem. A certified copy of the Memo and Articles of Association is kept in its office.

The office was formerly held in a shop building owned by one Madar Sab, which had been rented for one rupee per mensem. It is held, since the 30th January last, in the shop of one Rudria, which is close to the Agent's house, and of which the Bank has obtained an *anwadi* or assignment of mortgage for Rs. 103. The change has been registered.

2. *Villages brought within the Bank's scope.*—These are fifty in number comprised in the Tavarekere hobli of the Magadi taluk. Tavarekere and 32 other villages situated within a radius of five miles from it have supplied the present number of members.

3. *Members.*—The subjoined table shows the number of members classified according to caste:—

Particulars	Brahmins.	Vaisya.	Lingayets.	Jattigars.	Kachewar.	Vakkaligars.	Telugu Banajiga.	Akkasales.	Ooppar.	Kurubars.	Ganigars.	Vaddars.	Bedas.	Bestas.	Hajams.	Yadagai.	Balagai.	Mussalmans.	Total.
1. Number as per Memo. and Articles of Association.	7	1	2	1	...	13	1	...	...	1	...	...	...	...	...	...	...	3	29
2. „ who out of the above had resigned or been removed.	...	...	1	...	...	2	..	...	...	...	...	...	...	...	...	...	...	1	4
3. „ admitted subsequent to formation.	28	...	31	3	1	107	1	13	1	9	2	3	2	2	2	7	1	8	221
4. „ who out of the above had ceased to be on roll by resignation, &c.	...	...	2	...	...	2	...	...	...	...	...	...	...	...	...	...	...	...	4
5. „ at date of inspection ...	35	1	30	4	1	116	2	13	1	10	2	3	2	2	2	7	1	10	242

Of the 242 members shown in the above, 70 belong to kasba Tavarekere, 23 to Honniganhatti, only a mile from Tavarekere, 56 to Chikkiranpalya and 13 other villages, only a mile or a mile and a half from Tavarekere, 31 to Ganapatihalli and 7 other villages within 3 miles from Tavarekere, 31 to Sulivara and 7 other villages within 4 miles from Tavarekere, and 31 to Chikkanhalli and another village within 5 miles from Tavarekere.

Entrance fee at eight annas per head had been collected from all excepting 59 among the new members. It was explained that the fee was offered by many of these, but was not received by the Agent owing to difficulty in meeting their applications for loans. On being informed that payment of the fee was a condition precedent to admission, he said it would be recovered from the persons in question and credited.

In admitting members particular attention had been paid to their character, and the undersigned was assured that there was not one whose admission there was cause to regret.

Two female pattadars had recently applied for and received admission. It seems there was considerable discussion about this matter as many members of the general assembly had doubts as to females sitting with them in meeting and taking part in the proceedings, but the scruples were overcome.

4. *Property of Members.*—Particulars of lands held by member new, with the exception of 12 recently admitted, are duly entered i scribed form of Register. An abstract of them is given below :—

Particulars.	Dry.		Wet.		Bagayet.		To
	A.	g.	A.	g.	A.	g.	A.
1 Property of the original members as entered in the statement submitted to Government and estimated by the Amildar—							
Sirkar	269	30	26	3	14	21	31
Inam	3	6	0	35	...	...	
Kayamgutta, Ganakal village	...	...	...	...	...	...	43
Total ...	...	...	...	...	...	...	74
2 Add to above—omissions since supplied—							
Sirkar	50	30	7	0	0	19	5
Kayamgutta	13	27	4	4	...	...	1
Total additions ...	...	...	...	...	...	...	7
3 Deduct—							
i Owing to rectification of certain excess area included in the above statement.	14	28	3	25	0	22	1
ii Owing to patta of a land not being in the name of member concerned.	2	9	...	..	...	...	
iii Owing to elimination of hisses of persons other than members.	25	31	0	28	...	...	2
iv Owing to resignation of 4 members	13	23	3	15	0	20	2
Total deductions ...	...	...	...	...	...	...	
A. Net property of the old members ...	...	...	...	...	...	...	7
4 Property of new members (with the exception of 12) as estimated by the Amildar.	...	...	...	...	...	...	2,7
5 Deduct from above owing (1) to resignation of 4 members, (2) to disputes concerning the lands of 7, and (3) to local prejudices on the ground of 'Munisanchara,' &c.	...	...	...	...	...	...	2
B. Net total of property of the new members excepting 12 recent admissions.	...	...	...	...	...	...	2,4
C. Rough estimate of the property of 12 recent admissions.	...	...	...	...	...	...	2
Total of A, B and C ...	...	...	...	...	...	...	3,4

Besides the landed property shown above, members were stated houses and shops valued at about Rs. 15,000.

5. *Bank's Funds.*—The limit prescribed in the Articles of Associ Bank's funds was Rs. 25,000. The Bank had not yet succeeded i itself with funds to this extent; but it is to be hoped that its eff direction will receive the favorable consideration of the public, as it ed itself highly useful to a large body of cultivators.

6. *Government Advance.*—Amount sanctioned in Government No. 1301-4—R. F. 16-97, dated 29th July 1897, is Rs. 13,000. A standing against the Bank at date of inspection is Rs. 12,905-12-5. applied for an additional advance of Rs. 20,000 to meet the require large number of members newly admitted, but under present c Rs. 10,000 in addition to the 13,000 referred to will be quite ampl total, Rs. 23,000, will be within the registered limit. The Amildar w ly satisfied with the way in which business was being done in th strongly supported the application; but as it was high time that such

should appeal to the public in the recognized methods, this course was suggested and the managers have recently had the appended prospectus passed at the last meeting of the General Assembly. No arrangement had yet been entered into regarding the repayment of the Government loan of Rs. 13,000. The Bank asked for 15 years' time from the date of grant of additional loan, but no additional loan from Government is likely to be required, and the undersigned has suggested that Rs. 400 be repaid to Government in the current year and that the balance Rs. 12,600 be paid in annual instalments of Rs. 900 from 1901-1902.

7. *Deposits.*—The deposits received and repaid in this Bank are shown below:—

	Receipts.		Withdrawn.		Balance.	
	Rs.	a. p.	Rs.	a. p.	Rs.	a. p.
From members (four)	252	9 10	193	3 2	59	6 8
„ Non-members (sixteen)	1,379	4 10	575	12 0	803	8 10
Total	1,631	14 8	768	15 2	862	15 6

The deposits from members are yet poor, but they cannot but be so. The members were invariably debtors, and though by joining the Bank, they had bettered their position, they had still the Bank's loan to repay. They would use all their savings in the first instance to extinguish their debts and then go on depositing the savings. In the first year, 1897-98, they had but 8 or 10 annas crop and there was the first plague scare paralyzing trade. In the next year Vikari, the crop was even poorer, 4 or 5 annas; and the slackness of trade continued. Nevertheless, kandayam to Government, interest to Bank, and in many cases, instalments of principal, were cheerfully paid, as noticed further on, and the members managed to provide for their subsistence without incurring heavy additional burdens. The third year, Sarvari, had been favorable with about 12 annas crop and arrears due to the Bank were now expected to be paid. That the Bank encourages thrift and saving may be seen from the way in which the undersigned's explanation of the substance of the chapter on Granaries and Grain Banks in the very valuable work of Mr. Dupernex on Peoples' Banks in Northern India, was received by the managers. They think that the plan suggested therein is excellent and can without difficulty be worked out in connection with their Bank; they estimate that without causing the least inconvenience to any of the members and without in any appreciable degree interfering with their usual arrangements, something like 50 Krishnaraj kandies of ragi can be collected from the members every year and stored; and they promise that deposits to the Bank shall be in kind until the members fully liquidate their debts and thereafter both in money and in kind. They have asked the undersigned to read a paper in Kannada on the details of the scheme at a meeting of all the members of the Bank to be convened by them at an early opportunity, and in the meantime they are thinking of a plan for providing themselves with a suitable granary and Bank-house This is a hopeful sign of the earnestness of the managers.

Of the 16 non-member depositors, 14 are residents of Tavarekere, one is an humble raiyat-woman of the neighbouring village of Wartur who, impressed with the soundness of the Bank, came of her own accord with a deposit of Rs. 62, and one, a gentleman of Bangalore, who had lodged over Rs. 500. The testimony of some non-members of Tavarekere present at a gathering in the school-room, on the occasion of the undersigned's visit in July 1900, as to the usefulness of the Bank and the honesty, disinterestedness and zeal of the President and Agent, was most gratifying. Had these gentlemen pursued the work of canvassing with all the zeal in them, the results would have been much more tangible, but the President is a very old man and the Agent has the duties and responsibilitie

of the headmaster of the local school to discharge. They have, however, promised to use all available time during the ensuing summer vacation and to spare no pains to enlist the sympathy and support of the public in the interests of the large body of poor raiyats who have sought to extricate themselves from their difficulties by becoming members of the Bank.

8. *Bank's Transactions.*—The following table gives a general view of the cash transactions of the Bank up to date of inspection:—

Receipts.	Rs. a. p.	Expenditure.	Rs. a. p.
From Treasury	13,483 0 0	Paid to Treasury towards current account.	577 3 7
		Do to depositors (principal) ...	768 15 2
Depositors	1,631 14 8	Do members as loan ...	20,523 13 4
		Do Government on account of interest	1,466 0 11
Entrance fee	95 8 0	Do depositors ditto ...	8 1 11
Interest and penalty recovered ...	2,393 9 2	Establishment charges (one gumasta on Rs. 8, a peon on Rs. 4, and a temporary peon in collection seasons on Rs. 3 per mensem).	469 15 11
Loans repaid	6,738 13 10	Contingencies, &c., including the price paid for an iron-safe and the consideration for the assignment of the mortgage of the Bank-house.	439 12 8
Other items	9 5 3	Total ...	24,253 15 1
		Balance on hand ...	98 3 10
Total ...	24,352 2 11	Grand Total ...	24,352 2 11

It may here be noted as indicating the business-like way in which the managers proceeded from the beginning, that they made no haste to draw the full amount of Government advance, Rs. 13,000, or distribute the same among the original 25 members. The needs of each applicant, the extent of security he could give and other matters were considered in a General Assembly, and cheques were issued on the Treasury from time to time for the amount of loans sanctioned by the General Assembly in respect of each member. When new applicants came in, in large numbers, the General Assembly reduced the limit of loan to individual members to Rs. 100, and made the available funds serve a large number of small cultivators. 125 new members had thus been granted loans, often small but always serving a necessary purpose, to the extent of Rs. 8,630.

9. *Cash Balance.*—The limit placed in the Articles of Association for the cash balance in the hands of the Directors is Rs. 500. This was wisely reduced by the General Assembly in January 1898 to Rs. 100. Instances of retention of larger sums were few and occurred during the collection time, the Taluk Treasury being at an inconvenient distance (15 miles) from the Bank office.

10. *Limit of Loans to individual members.*—Under the Articles of Association—

1st Class loans, not to exceed	...	...	...	Rs.	500
2nd " "	...	...	...	"	500
3rd " "	...	...	...	"	500
4th " "	...	...	...	"	20
Total of all loans	...	...	...	"	500

The General Assembly at first reduced the limit of 2nd and 3rd Class loans to Rs. 300 and 100, respectively, and raised that of the 4th Class to Rs. 25, and later they reduced the limit of the total in the case of new members to Rs. 100. This limit, the managers are desirous of adhering to, for it keeps out unpunctual men of large needs and restricts the choice to a class of toiling, thrifty cultivators from whom little or no difficulty is ordinarily experienced in recovering interest, &c., in time.

The original limit of Rs. 500 had been exceeded in the case of two, Narasegauda and Bale Rachappa. This was on the authority of special resolutions

the General Assembly passed with reference to an opinion conveyed by the Inspector, apparently through some misconception, that the General Assembly might raise the limit up to Rs. 1,000 without the sanction of Government, and thereupon grant the loans required by the two in excess of Rs. 500. The Bank was thus not wholly responsible for this overstepping of the limit. There is, however, ample security for these loans, and by the payment of instalments these two loans have already undergone some reduction and will shortly, on the realization of the sugar-cane crop, be further reduced to a material extent.

The General Assembly had not prescribed any limit to loans with reference to value of property but the loans granted were ordinarily within 50 per cent of the value. In 10 cases the loans exceeded 50 per cent of the value but were under 72 per cent. Of these 4 had since come to be under 50 per cent in consequence of repayments, and the others were shortly to undergo similar reduction by the end of June next.

11. *Objects for which Loans were obtained.*—These are specified in the applications and Register. Sums aggregating Rs. 13,709 were obtained for liquidating debts, of which Rs. 3,507 were used to discharge encumbrances and about Rs. 10,202 for repayment of simple debts. Sums aggregating Rs. 1,338 were obtained to meet the revenue demand prior to realisation of crop; and sums aggregating Rs. 5,477 were used for agricultural purposes, namely:—

Rs.	
2,500	for buying carts and bullocks.
1,003	for improvements such as digging, clearing ground, erecting sheds, etc.
828	for buying land.
515	for „ seed.
400	for „ manure.
231	for „ fodder.

As regards sums obtained to liquidate debts, discharged documents or receipts of creditors are obtained and secured in the Bank. There are thus 19 mortgage deeds discharged and 141 other documents and receipts. Two such vouchers, one in respect of a loan of Rs. 100 granted in September last, the other in respect of a loan of Rs. 60 granted in the last month, are due. The President and Agent said that they would shortly be recovered and filed.

As regards the loans for agricultural purposes, their proper application is ascertained by inspection by a Director or other persons deputed for the purpose or by enquiry at the meetings of the General Assembly which are largely attended.

12. *Interest and Penalty.*—The rates of interest for loans are the maximum rates mentioned in the Articles of Association.

The penalty imposed in the Bank is as follows:—

(1) for default in payment of principal, Class I—additional interest at 6 per cent per annum on the amount overdue from the day it became so due.

(2) for default in payment of principal, Class III—a penalty of 1 pie per diem for every Rs. 20, remaining overdue for the period it remains so due.

(3) for default in the case of hand loans, Class IV—interest on overdue amounts at double the usual rate for the period that the loans remain unpaid or not renewed.

(4) for default in payment of interest on loans of Class I—1 pie per diem for every Rs. 20, becoming overdue.

The amount of interest and penalty due from members up to end of last half year was Rs. 2,416-5-9, (namely, Rs. 2,174-14-5 interest and Rs. 241-7-4 penalty) out of which all but Rs. 22-12-7 had been recovered.

The interest due by the Bank had been fully paid.

13. *Class I Loans: Instalments.*—There were 106 cases of loans of Class I. Time allowed for repayment was as follows:—

1 year in	2 cases.	6 years in	11 cases.
2 years „	2 „	7 „ „	1 case.
3 „ „	4 „	8 „ „	24 cases.
4 „ „	7 „	10 „ „	1 case.
5 „ „	54 „		

Three loans aggregating Rs. 300 were repaid in full before
The instalments which fell due in the other cases amounted
inspection to Rs. 7,070-6-8, of which Rs. 4,349-5-4 were found
recovered. The following resolution of the General Assembly, d
July 1900, shows the regard for punctuality shown by that body:

"The list of arrears up to end of June last show that some
"bers have not paid the principal and interest due. T
"say that there were not adequate crops last year owi
"ciency of rain, and ask for time till the realisation of th
"This is not right. By re-paying at the stipulated time
"will be small and the debt becomes light. By defau
"etc., will increase the burden and the consequences wil
"The defaulters should therefore make every endeavo
"their arrears at once with interest and penalty and
"Directors should use every effort to recover these arr
"any members be found to be obstinate, notices should l
"steps taken to recover the full amount of their loans."

The progress in the recovery of arrears during the half year
the above order of the General Assembly was considered not quite
though in that half year Rs. 1,090 had been recovered on accoun
and Rs. 332 on account of interest; and the General Assembly, in
balance sheet for the half year, took severe notice of the default c
sired the Board of Directors to use every endeavour to recove
before the expiry of the ensuing harvest season. During the cur
up to date of inspection, Rs. 465 had been recovered on accoun
and the President and Agent considered that there was every like
bulk of the arrears being recovered by the end of June next.
evinced by the General Assembly of this Bank in insisting on p
in contrast with the loose manner in which defaults were dealt
of the other Banks. When the observation at page 40 of Mr. Du
able work, in the course of a description of the Raffeisen syste
again the element of risk is reduced to its minimum, for however
stalment may be, punctuality in repayment is insisted on, and no in
to any one who fails in this respect," was explained, the manage
it as containing a wholesome rule.

14. *Class II. Pro notes.*—Loans of this class were given in
amount of Rs. 580. Two of these loans had been discharged
were still within the time allowed for repayment. Of the rem
fell due in August 1900 and the other on 1st instant. Necessar
being taken.

15. *Class III. Joint Instalment Bonds.*—Loans of this class
to 5 members to the amount of Rs. 400. Out of Rs. 315 which
date of inspection, Rs. 235 had been recovered.

16. *Class IV. Hand-loans.*—Eighty members had been grante
loans, and some of them more than once. The aggregate of thes
date of inspection was Rs. 2,958-13-4. The time granted for
these loans is ordinarily three months, but applications for renew
upon payment by members concerned of at least 10 per cent of
There had been more than two or three renewals in several cases
tionate reduction of the principal at each renewal. The total of s
and of loans repaid in full without renewal amounted to Rs. 1,7
date of inspection.

17. *Mortgage and other Documents executed to Bank.*—The nu
gage deeds executed by members in favor of the Bank is 106, a
proper form, duly registered, and secured in an iron safe in th
The amount secured by these deeds is Rs. 16,740, and the exte
mortgaged to Bank is—lands 1,042 acres and 30 guntas, and h
valued at nearly Rs. 33,000.

The other documents of the Bank are in proper form

18. *Title-deeds, etc.*—These had been produced by three members. In the remaining cases the Directors had satisfied themselves as to title by inspection of pattas, etc.

19. *Meetings of the General Assembly.*—Meetings of the General Assembly have been held regularly in the early part of every half year. There were seven such meetings, all duly confirmed and six of them duly recorded. Notices circulated to members convening the meetings are preserved. The attendance at these meetings is remarkably large,

so many as	120	being stated to have been present at the meeting of			17—7—1898
	180	...	...	...	15—1—1899
	194	...	...	...	30—7—1899
	134	...	...	...	21—1—1900
	135	...	...	...	29—7—1900
	175	...	...	...	30—1—1901

The President and Agent said that they could only count the members present but not take down their names or signatures. They have been asked to arrange for the noting and recording of names. It is explained that members do not all come in at the appointed hour or wait till the resolutions are fair-copied and taken round for signatures. It will not be necessary to take the signatures of all but there ought to be record to show who took part in the proceedings. The ordinary procedure here is the President and Agent make beforehand a draft of resolution according to their lights on each matter noted for consideration, this is read at the meeting, then ensues discussion and the draft is either passed or corrected or a new one drawn up according to the sense of the meeting. These meetings are held in a public place, either the Mari Gudi or the village tope, and are witnessed by numbers of outsiders. Those present at the gathering in the school room testified to these facts. The continued interest evinced by such large numbers in the working of the Bank is a hopeful sign.

20. *Registers, etc.*—Registers and books maintained by the Directors are :—

1. Register of members
2. Register of applications for loans.
3. Cash book.
4. Ledger.
5. Minute book.
6. Property register.
7. Treasury pass book.
8. Chalan book.
9. Cheque book.
10. Receipts executed by members in favor of Bank.
11. Register showing names and addresses of depositors.
12. Depositors' ledger.
13. Register showing the application of loans.
14. Register of Directors.
15. Register of Directors' proceedings.
16. Files of cash balance sheets.
17. File book of letters.
18. 'From' Register.
19. 'To' Register.

NOTE.—No book is kept for receipts granted by Bank with counterfoils, as is done in some of the other Banks; but the Bank is stated to have furnished each member with a copy of his ledger and to enter therein each credit or debit transaction as it occurs. Each member is thus in a position to ascertain how his account stands. A few of these account pattis were shown at the time of the inspection.

21. *Conclusion.*—The President is a pensioned shekdar and is a picture of thrift. Though old, he takes a warm interest in the affairs of the Bank and his influence is acknowledged to be beneficial. The Agent has been rendering very material help. He has borne the brunt of the clerical work and guided the management in an efficient and satisfactory manner. The other members of the Board of Directors are stated to be keen and attentive. Matters could further be improved and the growth of public confidence accelerated by the appointment of a Committee of Audit and Control as suggested in Mr. Dupernex's work, consisting of three *outsiders* "like the village school-master, Government pensioners residing in the village or members of the family of some neighbouring land-lord....or of some bunnia, or tradesmen and shop-keepers doing business in the village." This Committee is to be elected annually by the members at the General Meeting, and to quote from Mr. Dupernex as to its functions, &c.—

> "Its members shall receive no salary or remuneration. The Committee "shall have free access to all accounts, documents, minutes and other "records of business done on behalf of the Bank. It shall meet at least

"once every three months to audit the accounts, review the business "transacted by the Panchayat (Board of Directors), satisfy itself that "all rules have been complied with and discharge duties to be named "hereafter. The Committee shall annually report to the General Meet- "ing and may, in cases which appear to it to demand urgency, call an "Extraordinary General Meeting to lay any matter before it."

A Committee like this can easily be formed and may have on it one or two of the depositors. The managers of the Bank on being spoken to about the advantage of inspection by unofficial influential gentlemen, have agreed to invite Mr. Cuppuswami Naidu, pensioned Assistant Commissioner, who has his estate only three miles from Tavarekere, to inspect their institution, and this gentleman has kindly promised to visit it.

Leaving for the present out of consideration any demerit which, in the eyes of strict followers of the European system, may attach to the comparatively liberal Government subvention granted to the Bank, this institution deserves credit for the amount of real rural banking business on popular lines it has done during the three years that have elapsed since its formation. The number, status and character of members, the nature and extent of the loans obtained and repaid, the efficiency of management, the interest evinced by the general body of members, the progress hitherto in gaining public confidence and the prospects before the Bank have been referred to above. If similar village banks in Europe do business once in a fortnight or on 24 days in a year, as stated in Mr. Dupernex's work, this Bank has transacted business, as seen from its Cash books, on 159 days in 1898, on 150 days in 1899 and on 147 days in 1900, and entries in the ledgers for the three years show that on the side of credit or loans obtained, there were—

6	entries in the case of	2	members, each.
5	ditto	4	do
4	ditto	4	do
3	ditto	24	do
2	ditto	42	do
1 entry	ditto	80	do

and that on the side of debit or payments by members, there were—

31 to 39	entries in the case of	5	members, each.
26 to 30	ditto	6	do
21 to 25	ditto	19	do
16 to 20	ditto	39	do
11 to 15	ditto	27	do
10 and under	ditto	94	do

To attempt to give individual instances of the advantages derived from the Bank is not now possible. There are men who had given up all hopes of saving their lands from the action of creditors but were enabled to free them; men who had been paying interest in kind at one kandi or more per Rs. 25 and feeling the pinch of want during a portion of the year but were enabled to keep and enjoy the whole of the produce; men who had been selling crops for payment of kandayam but were enabled to keep them by obtaining small hand loans which they repaid out of earnings from wages, &c.; men who had been sub-leasing their lands through inability to procure manure and seed but were enabled to undertake direct cultivation; men who through want had allowed lands to lie waste but were enabled to improve them and grow plantains, sugarcane, &c.; and again men who were enabled to slightly increase their holdings. More galling than the usurious interest had been felt the demand of local creditors for personal service and perquisites of various kinds, and it is said that a gentleman in this neighbourhood used regularly to go about with two Holeyas and quarter them and himself upon his clients until what he wished was complied with. Raiyats who are members of the Bank are stated to give expression to their present sense of relief in this fashion—the Survey and Settlement freed them from *bitti begari* to Government servants, the institution of the Bank freed them from *bitti begari* to sávkárs.

The Bank's operations up to end of last half year left a surplus of Rs. 369, of which Rs. 129 was used for the purchase of an iron safe and Rs. 103 for assignment of the mortgage of Bank-house.

17TH APRIL 1901.

C. Ramachandra Aiyangar
Inspector of Agricultural Banks.

Submitted to the Government of Mysore through the Assistant Commissioner in charge of the Closepet range and the Deputy Commissioner Bangalore District.
April 22nd 1901.
C. Ramachandra Aiyangar
Inspector of Agricultural Banks

Two Rs stamps affixed

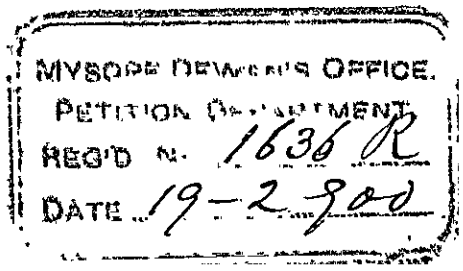
1238

ಸೂಗಡಿಕಾಲ್ಲೋಕು ಕಾವರೇಕೆರೆಮ್ಮವಹಾಂಯದಬ್ಯಾಂಕುಮೆಂಬುರುಗಳುನ್ನದರ
ಕೆಳಗೆರುಜುಹಾಕಿರುವಳುಬರದುಕೊಂಡ ಅರ್ಜಿ

ಈಬ್ಯಾಂಕಿನಮೊಂದಲನಮೆಂಬುರುಗಳು ಕೆಲುಕ್ಕಿದ್ದದುಳಾ
ರಿಬಡ್ಡಿಕಪ್ಪಿಕೊಂಗಿಈಬಡ್ಡಿಯಲ್ಲಿ ಕಾವುಬ್ಯಾಂಕಿನಿಂದಹಾಲ್ಕೆಳದುಕೊಂಡಹೂಣ್ಕೆ
ಕೊಂಡಶಕ್ಕನಾಷ್ಟಿಗಕಿಸ್ತುವೆಂಬಲುಗನ್ನಭಾವಶವಂಡಿಲುಳ್ಳದವೆಂಬಂಗು ಬ್ಯಾಂಕಿನೆ
ತಿಪಾಜಟ್ಟುಕೊಂಡುಂಕ್ತಾಬಂದದ್ದನ್ನೆವಂರಕ್ಕ ತವ್ಮಗಳಜಪಿಂಡುಳ್ಳಲ್ಲಿಪ್ರಂಬುಳ್ಳೆನೆಂದು
ಸ್ವವಹಾಂಯದಲ್ಲಾಭಾಯಿದೆಳೊಂದಿದ್ದುಕಿಂಡಾವುಗಳುನೋಂಡಿ ನಮ್ಮಗಳಿಗೂಂಗ್ಗ
ವೇಱೀಕಿಂತಂದಅಗುಕೊಂಲಗಳುಬಂಟಾಗುಕ್ತವೆಎಂದುಯೋಲಿಸಿ 18ನೇಲಜನವರಿ
ಯಲ್ಲಿನ್ನಾದೇಳೊಂಲಬಳ 36 ಸ್ತಾಮುಗಳ ಒಂಜನಕ್ಕೆಕೊರುಮೆಂಬಂರುಗಳಿಗಿಶೇರಿಕೊಂ
ಡೆಪ್ಪು-ಳೊಂಲಬಳಶೇತ್ತದಾರರು ಶುಕ್ತಕಾಳಿಗ್ಲೋಕು ಅರುಲ್ಬಾದರುಪಡಾನಮ್ಮಗಳಭೂನಿಬ್ರಿ
ತಿಯುಮ್ಮಅಜವೂಂಯುಮಿನೋಂಡಿಅಂದಾಜು ಚೆಲೆಯನ್ನುನೋಂಡಿಕೊಂಡುಪ್ಪೋದರು
ತಕುಲೆತಿಗೂನಮ್ಮಗಳಗೆನಾಲಂಮೋಕೆಯಲ್ಲಈಬಗ್ಗೆ ಕಾಲ್ಲಾಲ್ಕೆ ಅರುಲ್ಬಾದತಂಗೂಂ
ಬ್ಯಾಂಕಿನಸ್ತೋಕ್ಷರದಂಸೊಡೆಪ್ಪುಚಿತ-ವೀಂಷ್ಟಿಸಾಂಜೇಲಿಬರದಂಗೂಅನೇಕತಅಜಿಗಳವಳು
ಕರುಕೊಂಡೆವುಜವಾಂಬೀಮೋರೆಯಲ್ಲಬ್ಯಾಂಕಿನನ್ಸೆಷ್ಟನ್ಗೆನಸನ್ಸೆಕ್ಷರದವರುದಯ
ಮಾಡಿನಿದ್ದವೇಳೆಅಂತೆಮೂ ರಿಕೊಂಡದ್ದಕ್ಕೆಪೋಲಕ್ಕೆಬರೆನಿ ಕೊಂಡ್ಲೆಗೂಭಂನಿಕೊಡುವದಾ
ಗಿಅಪ್ಪಿಣಿಕೊಂಡಿನಿದರು ಯೇನೂವ್ಯವಸ್ಥೆಗಳಿಲ್ಲ ಕಾವುಗಳು ಈಬ್ಯಾಂಕಿಗೆಷ್ಟುಂಬರಾಗಿ
ಶೇರಿದ್ದರಿಂದನಮ್ಮಗಳಆಸ್ತಿಯಲ್ಲಮೂಬ್ಯಾಂಕಿನವರುತಂದಿರುವ ಅಡ್ಡಾನ್ಸೆಟಣಕ್ಕಾಗಿವರ
ಕಾಲಕ್ಕೆಆದಾರನಾಗಿಶೇರಿಸೊಲ್ಲಿಯೆಂದುಇಕ್ಕರಜನಗಳುರಿಳಿದು ವಮ್ಮವವಹಾಂಯದಲಿ
ವಗಳಿಗೂವುಮ್ತ ಇಕ್ಕವವೆಚ್ಚಿಕಗಳಿಗೂಬಂದುಬ್ಬಿನಾಲಂತೆಂಡುವದಿಲ್ಲಮಕ್ತಾ ಇವರುಗಳು
ಬಂದೆಕೊಟ್ಟಿದ್ದಬಾಲದರೂಣಕ್ಕೆಳ್ಕಾಬಡ್ಡಿಚೆಲುಂಬ ಅಗಿಗೂಂದಾವಾಂಡಿನಮ್ಮಗಳಲಿ
ನ್ಸಿಯನ್ನುತೆರೆದುಗೂರಕ್ಕೆಕ್ಕಪ್ಪಿಕೊಳ್ಳಲ್ಕಾಗ್ನದಾದಿಕೆಬ್ಯಾಂಕಿನವಂಸೆಲಿಕೊಂ
ಡರೆನಾವೇನುಗೂಂಡೆಲೂಲ್ಲಾಬ್ಯಾಂಕಿನಲ್ಲಿಹೂಣವಿಲ್ಲ ~~ಹೀನುಪಡಿಕೊಳ್ಳಲ್ಲ~~
ಎಂದುಹೇಳ್ಳುಕ್ತಾರೆಈಬ್ಯಾಂಕುಗಳಪುರೋವ್ವದ್ದಿಲಿಲಿ ಆಗಾಸ್ಥೆಕೊಂಡುಮಹು

1636

ಕಂ.ಠೇವ/16-2-900



19.2.00

ಮೈಸೂರ್ ಸೀಮೆಯಂತು ದಿವಾನ್ ಕಾರ್ಯಾಲಯದವರ
ಸನ್ನಿಧಾನಕ್ಕೆ

ಮಂಗಡಿ.ಕಾಲ್ಲೂರ್ಲ ಕಾವಲೇಕೆಶಿವ್ಲವಭಾಯದ ಬ್ಯಾಂಕೆಮೆಂಬಲು
ಗಳು ಇವರ ಕೆಳ್ಳಕೆಲುಜುಮಾಡಿಕುವಳುವರದುಕ್ಕೊಂಡ ಲಜಿನ್

ಗಾವಲಗಳು ಈ ಬ್ಯಾಂಕಿನೆಮೆಂಬರು ಗಳಾಗಿ ಶೇರಿ
ವರಡು ವರ್ಷಗಳುಂಟುಕ್ಕಾಬಂಕರು ಲದ್ವಾರಿನ ಸನ್ನಗಳಿಗೆಂತೂವ
ನೆಹಾಂತವೂಂಬೊಂಕೆಯುಲಲ್ಲ ಕೂಬುಗ್ಗೆಕಾಲ್ಲೂರ್ಲಿಗೂಂಡಿಸ್ತ್ರಿ
ಗಳುಬರದುಕೆಳ್ಳಂಡೆವೆವೆಗೂಂಇರ್ಪ್ಪಗಳಾಗಲಲ್ಲಗಾದ್ದರಿಂದ
೧೧ನೇ ಡಿಸಂಬರು 2/ನೇ ಕಾರ್ಯಾಲಯದಲ್ಲಿಮಾಂವಂದರವರನನ್ನಿ
ಧ್ಯಾನಕ್ಕೆ ಎರಡುರೂಂಕಾಂಯಿನಶ್ಯಾಂ ಪೈಬಜ್ಜಿಸಿಲರ್ಜಿಗುಜರಾ
ಯಿನಿಕೆಳ್ಳಂಡಿರಾಕ್ಕೆವೆ ~~ಸೀಬುಸ್ಟೆಪ್ರೀಕಾರ್ಸ್ಟೆಲಕ್ಕೀಸಿನಿಂದಪಡದೆ~~
~~ಮುಂದುವೀಲಿಯಲಾಗುವಕ್ಕೆ ಅನಕೆಕೊಂಡಿದ್ದೇಲಿಗ್ಗಾದಕ್ಕೆಬೆ~~
ಗೂಂಡುಕೆಳ್ಳಂಬರಲಲ್ಲಕಾವುಗಳು ಬ್ಯಾಂಕಿನೆ ಶೇರಿದ್ದರಿಂ
ನನ್ನಗಳಲಸ್ಟಿಲೂಗಳಿಸ್ತ್ತೆನಕ್ಕಾರದವಳುವೊಂದಲು ಕೆಟ್ಟಿರುವ
ಅರ್ಜಾಸ್ಟೆಯಣಿಕ್ಕೆ ಉದ್ಧಾರಕಾಗಿಸೂಲಂಯಿಕೆಂದು ಇತರರಶಿಫಾ
ಕುಕೆಳ್ಳಂಡು ನನ್ನಗಳಿಸೆನಾಲಾಕೊಂಡುವದಿಲ್ಲಗಷ್ಟಕಾಲ ಕಾಲ
ತಂದಾಲುಕ್ಕೆನಜ್ಜೆಕಗಾದೆವೂಂಡುಕ್ಕಾ ಇದ್ದಾರೆಶಿಂಡಿಗೆನ
ಗರ್ನಿಲ್ಲನಾವ್ಪಗಳುಬ್ಯಾಂಕಿನಿಸಿಪೆಮಂಬಕಾಗದವೆ ಇದ್ದಳಿಇ
ಧ್ಯಾದುಳಿಗೆಷ್ಟೆಕಾಲದಲ್ಲಿನನ್ನಗಳ ಜವಿಂಗು ಇತರರಂಗೆಳಿ
ರ, ಬೆಲೋಲ್ಗೆಳುಂಕಾದ್ದವೂಂಡಿಸಾಲಂಶಡೆದುನಕ್ಕೊರ
ತಂದಾಲುಬರೂಂತೆಟ್ಟಿಕೆಳ್ಳಂಡುನನ್ನಗಳಜೀವನವೂಂ

Draft Approved (18)

GOVERNMENT OF MYSORE

Section Agri
File No 2-1897
Serial No 9

Read

Letter N° D 1679 dated the 20th May 1901, from the Deputy Commissioner, Bangalore District, reporting on the petitions of the members of the Tavarekere Agricultural Bank in the Magadi Taluk applying for a further loan of Rs 20,000, and the report of the Inspector of Agricultural Banks received therewith -

No. 9603-4 13-6-01
R.F. 16-97 3.

Order thereon

The Government are glad to hear that the affairs of the Bank are being managed in a satisfactory manner. They regret however their inability to grant the further loan

loans applied for. The Bank should try to attract sufficient private capital by way of deposits

N
1/6/01
for Secretary

To The Deputy Commissioner Bangalore District
for Comm[r] & Min Returns

To The Inspector of Agricultural Banks
for inspection
for info -

Copied
5th.
18-June 01

Exise.]

(12)

REVENUE DEPARTMENT
G.O. No. 868-8
JUN. 21 1901
OFFICE

From The Director of Agricultural Banks in Mysore.

To The Secy. to the Govt. of Mysore,
General and Revenue Depts.

Dated 19th June 1901
Despatched 20th
Received
General No. 241
No.
Enclosure No. 1

In reply to

SUBJECT

Submitting for favor of orders a letter from the President and Agent Sapnekere Agricultural Bank, applying for ten printed copies of report on the working of these Banks.

References (to be entered only in the Dewan's Office.)

No 241 Enc/

Office of the Inspector of
~~Agricultural~~ Banks in Mysore.

Dated, Bangalore 19th June 1901
20th

From

The Inspector of Agricultural Banks
in Mysore.

To

The Secretary to the Government of Mysore,
General and Revenue Departments.

Sir,

I have the honor to submit for favor
of orders a letter in original received from
the President and Agent of the Agricultural
Bank at Savarekere, Magadi Taluk, apply-
ing for ten printed copies of my report to
Government on the working of their Bank
"for the information of members and Depositors
"and for transmission to editors of news
"papers having a circulation in the Bangalore
"District in view to their bringing the condition
"of the Bank to the notice of the gentlemen
"of the District so as to aid the Bank's efforts
"to collect deposits."

I have the honor to be,
Sir,
Your most obedient Servant,
A. Ramaswami Aiyangar
Inspector of Agricultural Banks
in Mysore

Submitted for orders

Sd/-

ಅಭ್ಯರ್ಥಿ ಪರ ಪ್ರಚಾರಕ್ಕಾಗಿ. ಕಾರ್ಯ ಹಾಗೂ. ಆ ಕಾರ್ಯಕ್ರಮ ಪ್ರಕಾರ

ಅವರು ಮತ ಕೇಳಲಿದ್ದಾರೆ. ಅಭ್ಯರ್ಥಿ ಗೆಲ್ಲಿಸಿ ಕೊಡಲು. ಮತದಾರರು ಈ ಬಾರಿ

ಈ ಕಾರ್ಯಕ್ರಮ ಪ್ರಕಾರ. ಅಭ್ಯರ್ಥಿಗೆ ಮತ ನೀಡಲು. ಪ್ರಚಾರಕ್ಕಾಗಿ ಆಗಮಿಸುವ ಪಕ್ಷದ

ಪ್ರಮುಖರು ಮತ್ತು ಕಾರ್ಯಕರ್ತರಿಗೆ ಅಭ್ಯರ್ಥಿಯ ಪರವಾಗಿ ಕೆಲಸ ಮಾಡಲು ಪಕ್ಷದ

ಎ ಅಭ್ಯರ್ಥಿಗಳ ಪ್ರಚಾರಕ್ಕಾಗಿ ಬರುವ ಪ್ರಮುಖರಿಗೆ ಸಹಕಾರ ನೀಡಲು ಪಕ್ಷದ

10 ಸಾವಿರ ಅಭ್ಯರ್ಥಿಗಳ ಪ್ರಚಾರಕ್ಕಾಗಿ ಬರುವ ಪ್ರಮುಖರಿಗೆ ಸಹಕಾರ

ಪ್ರಚಾರಕ್ಕಾಗಿ ಬರುವ

ಪಕ್ಷದ ಕಾರ್ಯಕರ್ತರು

ಧನ್ಯವಾದಗಳು

To, H

The Inspector of Agricultural Banks in Mysore

Dated 3rd
Dept 3. } July 1901

Section Agri
File No 2 1897
Serial No 11

No 59
R.T. 16-97

With reference to his letter No 2411 of 19th June 1901 forwarding for orders a letter from the Agent of the Agricultural Bank at Tavarekere in the Magadi Taluk, applying for ten copies of his report to Govt on the working of the Bank I have the honor to state that the Inspector of Agricultural Banks may supply a copy of his report & of the order of Govt thereon No 9603-4 R.T. 16-97 3.6.01, to the Agent, for the information of the members.

7/7/01

5769
Pet 277

OFFICE OF THE PRIVATE SECRETARY
TO HIS HIGHNESS THE MAHARAJA OF MYSORE.

Bangalore, 10th November 1902

No. 729

Section Agri
File No 1897
Serial No 12

To Petition as shown below, to His Highness the Maharaja. Rec.

transferred, for disposal to the, Secretary to the Government of Mysore, General and Revenue Departments, Bangalore

Nos

Petn
1333 571 @ 5 · 11 · 02.
1334 576 @ 6 · 11 · 02.

2

By Order,

I. C. S.
Private Secretary
to H. H. The Maharaja of Mysore.

Rec
11.11.02

OFFICE OF THE PRIVATE SECRETARY
No 576.
6 NOV 1902
TO H. H. THE MAHARAJA OF MYSORE.

Received from the Private Secretary to H.H. The Maharaja with his letter dt 10-11-02 for disposal 11-11-02

1334 R
10-11-1902

Enclosure

Recd
6.11.02

1334

R f16-97

9603—4

ಕೃಷಿ ಇಲಾಖೆಯಲ್ಲಿ ಖಾಲಿ ಇರುವ ಹುದ್ದೆಗಳ ಭರ್ತಿಗೆ ಕ್ರಮ

ಬೆಂಗಳೂರು, ಜೂ. 29 – ಕೃಷಿ ಇಲಾಖೆಯಲ್ಲಿ ಖಾಲಿ ಇರುವ ಸುಮಾರು 1,200 ಹುದ್ದೆಗಳನ್ನು ಭರ್ತಿ ಮಾಡಲು ಕ್ರಮ ಕೈಗೊಳ್ಳಲಾಗಿದೆ ಎಂದು ಕೃಷಿ ಸಚಿವ ಎಸ್. ಆರ್. ಪಾಟೀಲ್ ಅವರು ಇಂದು ವಿಧಾನ ಪರಿಷತ್ತಿನಲ್ಲಿ ತಿಳಿಸಿದರು.

ಪ್ರಶ್ನೋತ್ತರ ವೇಳೆಯಲ್ಲಿ ಸದಸ್ಯ ಕೆ. ಎಂ. ಶಿವಲಿಂಗೇಗೌಡ ಅವರು ಕೇಳಿದ ಪ್ರಶ್ನೆಗೆ ಉತ್ತರಿಸಿದ ಅವರು, ಈಗಾಗಲೇ 450 ಸಹಾಯಕ ಕೃಷಿ ಅಧಿಕಾರಿಗಳ ನೇಮಕಾತಿ ಪ್ರಕ್ರಿಯೆ ಪೂರ್ಣಗೊಂಡಿದೆ ಎಂದರು. ಉಳಿದ ಹುದ್ದೆಗಳಿಗೆ ಲೋಕಸೇವಾ ಆಯೋಗದ ಮೂಲಕ ಪರೀಕ್ಷೆ ನಡೆಸಲಾಗುವುದು ಎಂದು ಅವರು ಹೇಳಿದರು.

ಸದಸ್ಯ ಎಂ. ಕೃಷ್ಣಪ್ಪ ಅವರು ಮಾತನಾಡಿ, ಗ್ರಾಮೀಣ ಪ್ರದೇಶಗಳಲ್ಲಿ ರೈತರಿಗೆ ಸಕಾಲದಲ್ಲಿ ಮಾಹಿತಿ ಸಿಗುತ್ತಿಲ್ಲ ಎಂದು ಆರೋಪಿಸಿದರು. ಇದಕ್ಕೆ ಉತ್ತರಿಸಿದ ಸಚಿವರು, ಪ್ರತಿ ಹೋಬಳಿಗೆ ಒಬ್ಬ ಕೃಷಿ ಮಾಹಿತಿ ಸಹಾಯಕರನ್ನು ನಿಯೋಜಿಸಲಾಗುವುದು ಎಂದು ಭರವಸೆ ನೀಡಿದರು.

ಸಭಾಪತಿ ಬಸವರಾಜ ಹೊರಟ್ಟಿ ಅವರು ಮಧ್ಯಪ್ರವೇಶಿಸಿ, ಈ ಕುರಿತು ಸಮಗ್ರ ವರದಿಯನ್ನು ಮುಂದಿನ ಅಧಿವೇಶನದಲ್ಲಿ ಮಂಡಿಸಬೇಕು ಎಂದು ಸೂಚಿಸಿದರು. ಸಂಜೆ 4.30ಕ್ಕೆ ಪ್ರಶ್ನೋತ್ತರ ವೇಳೆ ಮುಕ್ತಾಯಗೊಂಡಿತು.

[illegible]

[illegible]

[illegible] 1 100 [illegible] 40

[illegible] 36 [illegible]

[illegible] 24 — 26 [illegible]

6 [illegible] 20 [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] ([illegible]) [illegible]

[illegible]

7 [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] 1 [illegible] 1 3 [illegible]

[illegible]

[illegible]

8 [illegible]

ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ ಕಾರ್ಯನಿರ್ವಾಹಕ ಅಧಿಕಾರಿಗಳು, ಜಿಲ್ಲಾ ಪಂಚಾಯತ್, ಕೊಪ್ಪಳ ಇವರನ್ನು ಕಛೇರಿ ವೇಳೆಯಲ್ಲಿ ಸಂಪರ್ಕಿಸಬಹುದಾಗಿದೆ.

ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕೊಪ್ಪಳ ಇವರ ಕಛೇರಿಯಲ್ಲಿ ಖಾಲಿ ಇರುವ ಕೆಳಕಂಡ ಹುದ್ದೆಗಳಿಗೆ ಅರ್ಹ ಪುರುಷ ಅಭ್ಯರ್ಥಿಗಳಿಂದ ಅರ್ಜಿಗಳನ್ನು ಆಹ್ವಾನಿಸಲಾಗಿದೆ.

1) ಹುದ್ದೆಯ ಹೆಸರು: ಪ್ರಥಮ ದರ್ಜೆ ಸಹಾಯಕರು (ಎಫ್.ಡಿ.ಎ.)

ಹುದ್ದೆಗಳ ಸಂಖ್ಯೆ: 01

ಸಂಬಳ ಶ್ರೇಣಿ: ರೂ. 21,400-42,000/- ಹಾಗೂ ಇತರೆ ಭತ್ಯೆಗಳು ಸರ್ಕಾರದ ನಿಯಮಾನುಸಾರ

ವಿದ್ಯಾರ್ಹತೆ: ಪದವಿ, ಯಾವುದೇ ವಿಷಯದಲ್ಲಿ ಪದವಿ ಪರೀಕ್ಷೆಯಲ್ಲಿ ಉತ್ತೀರ್ಣರಾಗಿರಬೇಕು. ಕಂಪ್ಯೂಟರ್ ಜ್ಞಾನ ಹೊಂದಿರಬೇಕು.

ವಯೋಮಿತಿ: ಕನಿಷ್ಠ 18 ವರ್ಷ ಮತ್ತು ಗರಿಷ್ಠ 35 ವರ್ಷ ಮೀರಿರಬಾರದು. ಪರಿಶಿಷ್ಟ ಜಾತಿ/ಪರಿಶಿಷ್ಟ ಪಂಗಡ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ 5 ವರ್ಷ ಸಡಿಲಿಕೆ ಇರುತ್ತದೆ.

ಆಯ್ಕೆ ವಿಧಾನ: ಲಿಖಿತ ಪರೀಕ್ಷೆ ಮತ್ತು ಕಂಪ್ಯೂಟರ್ ಜ್ಞಾನ ಪರೀಕ್ಷೆ ಆಧಾರದ ಮೇಲೆ ಆಯ್ಕೆ ಮಾಡಲಾಗುವುದು.

ಅರ್ಜಿ ಶುಲ್ಕ: ಸಾಮಾನ್ಯ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ರೂ. 500/- ಹಾಗೂ ಪರಿಶಿಷ್ಟ ಜಾತಿ/ಪರಿಶಿಷ್ಟ ಪಂಗಡ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ರೂ. 250/- ಶುಲ್ಕ ನಿಗದಿಪಡಿಸಲಾಗಿದೆ.

ಅರ್ಜಿ ಸಲ್ಲಿಸುವ ವಿಧಾನ: ಆಸಕ್ತ ಅಭ್ಯರ್ಥಿಗಳು ನಿಗದಿತ ಅರ್ಜಿ ನಮೂನೆಯಲ್ಲಿ ಅರ್ಜಿಯನ್ನು ಭರ್ತಿ ಮಾಡಿ, ಅಗತ್ಯ ದಾಖಲೆಗಳನ್ನು ಲಗತ್ತಿಸಿ, ಕಾರ್ಯನಿರ್ವಾಹಕ ಅಧಿಕಾರಿಗಳು, ಜಿಲ್ಲಾ ಪಂಚಾಯತ್, ಕೊಪ್ಪಳ ಇವರಿಗೆ ಸಲ್ಲಿಸಬೇಕು.

ಅರ್ಜಿ ಸಲ್ಲಿಸಲು ಕೊನೆಯ ದಿನಾಂಕ: ಅರ್ಜಿಗಳನ್ನು ಸಲ್ಲಿಸಲು ಕೊನೆಯ ದಿನಾಂಕವನ್ನು ಪತ್ರಿಕಾ ಪ್ರಕಟಣೆಯ ದಿನಾಂಕದಿಂದ 12 1/2 ದಿನಗಳವರೆಗೆ ನಿಗದಿಪಡಿಸಲಾಗಿದೆ. ಅರ್ಜಿಗಳನ್ನು ಕೊನೆಯ ದಿನಾಂಕದ ನಂತರ ಸ್ವೀಕರಿಸಲಾಗುವುದಿಲ್ಲ.

ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ ಕಾರ್ಯನಿರ್ವಾಹಕ ಅಧಿಕಾರಿಗಳು, ಜಿಲ್ಲಾ ಪಂಚಾಯತ್, ಕೊಪ್ಪಳ ಇವರನ್ನು ಕಛೇರಿ ವೇಳೆಯಲ್ಲಿ ಸಂಪರ್ಕಿಸಬಹುದಾಗಿದೆ.

ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕೊಪ್ಪಳ ಇವರ ಕಛೇರಿಯಲ್ಲಿ ಖಾಲಿ ಇರುವ ಕೆಳಕಂಡ ಹುದ್ದೆಗಳಿಗೆ ಅರ್ಹ ಪುರುಷ ಅಭ್ಯರ್ಥಿಗಳಿಂದ ಅರ್ಜಿಗಳನ್ನು ಆಹ್ವಾನಿಸಲಾಗಿದೆ.

1) ಹುದ್ದೆಯ ಹೆಸರು: ಪ್ರಥಮ ದರ್ಜೆ ಸಹಾಯಕರು (ಎಫ್.ಡಿ.ಎ.)

ಹುದ್ದೆಗಳ ಸಂಖ್ಯೆ: 01

ಸಂಬಳ ಶ್ರೇಣಿ: ರೂ. 21,400-42,000/- ಹಾಗೂ ಇತರೆ ಭತ್ಯೆಗಳು ಸರ್ಕಾರದ ನಿಯಮಾನುಸಾರ

ವಿದ್ಯಾರ್ಹತೆ: ಪದವಿ, ಯಾವುದೇ ವಿಷಯದಲ್ಲಿ ಪದವಿ ಪರೀಕ್ಷೆಯಲ್ಲಿ ಉತ್ತೀರ್ಣರಾಗಿರಬೇಕು. ಕಂಪ್ಯೂಟರ್ ಜ್ಞಾನ ಹೊಂದಿರಬೇಕು.

ವಯೋಮಿತಿ: ಕನಿಷ್ಠ 18 ವರ್ಷ ಮತ್ತು ಗರಿಷ್ಠ 35 ವರ್ಷ ಮೀರಿರಬಾರದು. ಪರಿಶಿಷ್ಟ ಜಾತಿ/ಪರಿಶಿಷ್ಟ ಪಂಗಡ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ 5 ವರ್ಷ ಸಡಿಲಿಕೆ ಇರುತ್ತದೆ.

ಆಯ್ಕೆ ವಿಧಾನ: ಲಿಖಿತ ಪರೀಕ್ಷೆ ಮತ್ತು ಕಂಪ್ಯೂಟರ್ ಜ್ಞಾನ ಪರೀಕ್ಷೆ ಆಧಾರದ ಮೇಲೆ ಆಯ್ಕೆ ಮಾಡಲಾಗುವುದು.

ಅರ್ಜಿ ಶುಲ್ಕ: ಸಾಮಾನ್ಯ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ರೂ. 500/- ಹಾಗೂ ಪರಿಶಿಷ್ಟ ಜಾತಿ/ಪರಿಶಿಷ್ಟ ಪಂಗಡ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ರೂ. 250/- ಶುಲ್ಕ ನಿಗದಿಪಡಿಸಲಾಗಿದೆ.

ಅರ್ಜಿ ಸಲ್ಲಿಸುವ ವಿಧಾನ: ಆಸಕ್ತ ಅಭ್ಯರ್ಥಿಗಳು ನಿಗದಿತ ಅರ್ಜಿ ನಮೂನೆಯಲ್ಲಿ ಅರ್ಜಿಯನ್ನು ಭರ್ತಿ ಮಾಡಿ, ಅಗತ್ಯ ದಾಖಲೆಗಳನ್ನು ಲಗತ್ತಿಸಿ, ಕಾರ್ಯನಿರ್ವಾಹಕ ಅಧಿಕಾರಿಗಳು, ಜಿಲ್ಲಾ ಪಂಚಾಯತ್, ಕೊಪ್ಪಳ ಇವರಿಗೆ ಸಲ್ಲಿಸಬೇಕು.

ಅರ್ಜಿ ಸಲ್ಲಿಸಲು ಕೊನೆಯ ದಿನಾಂಕ: ಅರ್ಜಿಗಳನ್ನು ಸಲ್ಲಿಸಲು ಕೊನೆಯ ದಿನಾಂಕವನ್ನು ಪತ್ರಿಕಾ ಪ್ರಕಟಣೆಯ ದಿನಾಂಕದಿಂದ 12 1/2 ದಿನಗಳವರೆಗೆ ನಿಗದಿಪಡಿಸಲಾಗಿದೆ. ಅರ್ಜಿಗಳನ್ನು ಕೊನೆಯ ದಿನಾಂಕದ ನಂತರ ಸ್ವೀಕರಿಸಲಾಗುವುದಿಲ್ಲ.

ಕಾಲ ಕಳೆಯುವುದು ಕಷ್ಟ

ಇಲ್ಲಿ ಸಂಗೀತ ಕಲಿಯಲು ಬಹಳ ಜನ ಬರುತ್ತಾರೆ. ಅವರಲ್ಲಿ ಕೆಲವರು ಸಂಗೀತ ಕಲಿಯಲು ಬಹಳ ಆಸಕ್ತಿ ತೋರಿಸುತ್ತಾರೆ. ಅವರಿಗೆ ಸಂಗೀತ ಕಲಿಸಲು ಬಹಳ ಸಂತೋಷವಾಗುತ್ತದೆ. ಅವರಿಗೆ ಸಂಗೀತ ಕಲಿಸಲು ಬಹಳ ಸಂತೋಷವಾಗುತ್ತದೆ. ಅವರಿಗೆ ಸಂಗೀತ ಕಲಿಸಲು ಬಹಳ ಸಂತೋಷವಾಗುತ್ತದೆ.

ಕಾಲ ಕಳೆಯುವುದು ಕಷ್ಟ

ಇಲ್ಲಿ ಸಂಗೀತ ಕಲಿಯಲು ಬಹಳ ಜನ ಬರುತ್ತಾರೆ. ಅವರಲ್ಲಿ ಕೆಲವರು ಸಂಗೀತ ಕಲಿಯಲು ಬಹಳ ಆಸಕ್ತಿ ತೋರಿಸುತ್ತಾರೆ. ಅವರಿಗೆ ಸಂಗೀತ ಕಲಿಸಲು ಬಹಳ ಸಂತೋಷವಾಗುತ್ತದೆ. ಅವರಿಗೆ ಸಂಗೀತ ಕಲಿಸಲು ಬಹಳ ಸಂತೋಷವಾಗುತ್ತದೆ. ಅವರಿಗೆ ಸಂಗೀತ ಕಲಿಸಲು ಬಹಳ ಸಂತೋಷವಾಗುತ್ತದೆ.

ಕಂಪನಿಯ ಹೆಸರು

ಕಂಪನಿಯ ವಿಳಾಸ

ಕಂಪನಿಯ ಫೋನ್ ನಂಬರ್

ಕಂಪನಿಯ ಇಮೇಲ್ ವಿಳಾಸ

ಕಂಪನಿಯ ವೆಬ್‌ಸೈಟ್ ವಿಳಾಸ

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PROCEEDINGS OF THE GOVERNMENT OF MYSORE.

Read:—

Letter No D. 1679 dated the 20th May 1901 from the Deputy Commissioner, Bangalore District, reporting on the petitions of the members of the Tavarekere Agricultural Bank in the Magadi Taluk applying for a further loan of Rs 20,000 and the report of the Inspector of Agricultural Banks received there-with.

Order thereon No $\frac{9603-4}{R.\ F.\ 16\text{-}97}$ Dated Bangalore 3rd June 1901.

The Government are glad to hear that the affairs of the Bank are being managed in a satisfactory manner. They regret however their inability to grant the further loan applied for. The Bank should try to attract sufficient private capital by way of deposits.

(Sd) C. Rama Rao
For secretary.

"Copy"

B. Ramaswamiayangar,
Inspector of Agricultural Banks in Mysore.

MEMO ON THE WORKING OF THE AGRICULTURAL BANK AT TAVAREKERE, MAGADI TALUK.

Incorporation and Registered Office.—The Bank was incorporated on the 3rd November 1897, and commenced business on the 27th idem. A certified copy of the Memo and Articles of Association is kept in its office.

The office was formerly held in a shop building owned by one Madar Sab, which had been rented for one rupee per mensem. It is held, since the 30th January last, in the shop of one Rudria, which is close to the Agent's house, and of which the Bank has obtained an *anwadi* or assignment of mortgage for Rs. 103. The change has been registered.

2. VILLAGES BROUGHT WITHIN THE BANK'S SCOPE.—These are fifty in number comprised in the Tavarekere hobli of the Magadi taluk. Tavarekere and 32 other villages situated within a radius of five miles from it have supplied the present number of members.

3. *Members.*—The subjoined table shows the number of members classified according to caste:—

Particulars.	Brahmins.	Vaisya.	Lingayats.	Jattigars.	Rachewar.	Vakkaligars.	Telugu Banajiga.	Akkasalas.	Oppar.	Kurubars.	Ganigars.	Vaddars.	Bedas.	Bestas.	Hajams.	Yadagai.	Balagai.	Mussalmans.	Total.
1. Number as per Memo and Articles of Association.	7	1	2	1	..	13	1	..	..	1	..	..	..	.	..	.	..	3	29
2. „ who out of the above had resigned or been removed.	..		1	..	..	2	..	..	..	..	..	..	..	..	..	..	..	1	4
3. „ admitted subsequent to formation.	28	..	31	3	1	107	1	13	1	9	2	3	2	2	2	7	1	8	221
4. „ who out of the above had ceased to be on roll by resignation. &c.	..	..	2		..	2	..	..	..	..	..	..	..	..	..	.	..	..	4
5. „ at date of inspection ..	35	1	30	4	1	116	2	13	1	10	2	3	2	2	2	7	1	10	242

Of the 242 members shown in the above, 70 belong to kasba Tavarekere, 23 to Honniganhatti, only a mile from Tavarekere, 56 to Chikkiranpalya and 13 other villages, only a mile or a mile and a half from Tavarekere, 31 to Ganapatihalli and 7 other villages within 3 miles from Tavarekere, 31 to Sulivara and 7 other villages within 4 miles from Tavarekere, and 31 to Chikkanhalli and another village within 5 miles from Tavarekere.

Entrance fee at eight annas per head had been collected from all excepting 59 among the new members. It was explained that the fee was offered by many of these, but was not received by the Agent owing to difficulty in meeting their applications for loans. On being informed that payment of the fee was a condition precedent to admission, he said it would be recovered from the persons in question and credited.

In admitting members particular attention had been paid to their character, and the undersigned was assured that there was not one whose admission there was cause to regret.

Two female pattadars had recently applied for and received admission. It seems there was considerable discussion about this matter as many members of the general assembly had doubts as to females sitting with them in meeting and taking part in the proceedings, but the scruples were overcome.

4. *Property of Members.*—Particulars of lands held by member with the exception of 12 recently admitted, are duly entered in the pres Register. An abstract of them is given below:—

Particulars.	Dry.		Wet.		Bagayet.		
	A.	g.	A.	g.	A.	g.	
1 Property of the original members as entered in the statement submitted to Government and estimated by the Amildar—							
Sirkar	269	30	26	3	14	21	
Inam	3	6	0	35	..	..	
Kayamgutta, Ganakal village ..	..	..	..	..	..	..	4
Total ..	..	..	..	..	..	....	7
2 Add to above—omissions since supplied—							
Sirkar	50	30	7	0	0	19	
Kayamgutta	13	27	4	4	...	...	
Total additions ..	..	..	..		...	...	
3 Deduct—							
i Owing to rectification of certain excess area included in the above statement.	14	28	3	25	0	22	
ii Owing to patta of a land not being in the name of member concerned.	2	9	..		..	...	
iii Owing to elimination of hisses of persons other than members.	25	31	0	28	..	...	
iv Owing to resignation of 4 members	18	28	3	15	0	20	
Total deductions ..	..	..	..	..	....	..	
A. Net property of the old members.	..	..	..	..	...	..	7
4 Property of new members (with the exception of 12) as estimated by the Amildar.	..	..	..	..	...	...	2,7
5 Deduct from above owing (1) to resignation of 4 members, (2) to disputes concerning the lands of 7, and (3) to local prejudices on the ground of "Munisanchara," &c.,	..		..	..	....	...	2
B. Net total of property of the new members excepting 12 recent admissions.	..	..	..		...	...	2,4
C. Rough estimate of the property of 12 recent admissions.	...	...	..	...	...		2
Total of A, B and C ..	..	..	..		..	..	3,4

Besides the landed property shown above, members were stated to and shops valued at about Rs. 15,000.

5. *Bank's Funds.*—The limit prescribed in the Articles of Assoc Bank's funds was Rs. 25,000. The Bank had not yet succeeded in pr with funds to this extent; but it is to be hoped that its efforts in this receive the favorable consideration of the public, as it has rendered itself to a large body of cultivators.

6. *Government Advance.*—Amount sanctioned in Government No. 1301-4—R. F. 16-97, dated 29th July 1897, is Rs. 13,000. Amoui against the Bank at date of inspection is Rs. 12,905-12-5. The Bank a

additional advance of Rs. 20,000 to meet the requirements of the large number of members newly admitted, but under present circumstances Rs. 10,000 in addition to the 13,000 referred to will be quite ample, while the total, Rs. 23,000, will be within the registered limit. The Amildar was thoroughly satisfied with the way in which business was being done in this Bank, and strongly supported the application; but as it was high time that such institutions should appeal to the public in the recognized methods, this course was suggested and the managers have recently had the appended prospectus passed at the last meeting of the General Assembly. No arrangement had yet been entered into regarding the repayment of the Government loan of Rs. 13,000. The Bank asked for 15 years' time from the date of grant of additional loan, but no additional loan from Government is likely to be required, and the undersigned has suggested that Rs. 400 be repaid to Government in the current year and that the balance Rs. 12,600 be paid in annual instalments of Rs. 900 from 1901-1902.

7. *Deposits.*—The deposits received and repaid in this Bank are shown below:—

	Receipts.	Withdrawn.	Balance.
	Rs. a. p.	Rs. a. p.	Rs. a. p
From members (four)	252 9 10	193 3 2	59 6 8
„ Non-members (sixteen) ...	1,379 4 10	575 12 0	803 8 10
Total ...	1,631 14 8	768 15 2	862 15 6

The deposits from members are yet poor, but they cannot but be so. The members were invariably debtors, and though by joining the Bank, they had bettered their position, they had still the Bank's loan to repay. They would use all their savings in the first instance to extinguish their debts and then go on depositing the savings. In the first year, 1897-98, they had but 8 or 10 annas crop and there was the first plague scare paralyzing trade. In the next year Vikari, the crop was even poorer, 4 or 5 annas; and the slackness of trade continued. Nevertheless, kandayam to Government, interest to Bank, and in many cases, instalments of principal, were cheerfully paid, as noticed further on and the members managed to provide for their subsistence without incurring heavy additional burdens. The third year, Sarvari, had been favorable with about 12 annas crop and most of the dues to the Bank were now expected to be paid. That the Bank encourages thrift and saving may be seen from the way in which the undersigned's explanation of the substance of the chapter on Granaries and Grain Banks in the very valuable work of Mr. Dupernex on Peoples' Banks in Northern India, was received by the managers. They think that the plan suggested therein is excellent and can without difficulty be worked out in connection with their Bank; they estimate that without causing the least inconvenience to any of the members and without in any appreciable degree interfering with their usual arrangements, something like 50 Krishnaraj kandies of ragi can be collected from the members every year and stored; and they promise that deposits to the Bank shall be in kind until the members fully liquidate their debts and thereafter both in money and in kind. They have asked the undersigned to read a paper in Kannada on the details of the scheme at a meeting of all the members of the Bank to be convened by them at an early opportunity, and in the meantime they are thinking of a plan for providing themselves with a suitable granary and Bank-house. This is a hopeful sign of the earnestness of the managers.

Of the 16 non-member depositors, 14 are residents of Tavarekere, one is an humble raiyat-woman of the neighbouring village of Wartur who, impressed with the soundness of the Bank, came of her own accord with a deposit of Rs. 62, and one, a gentleman of Bangalore, who had lodged over Rs. 500. The testimony of some non-members of Tavarekere present at a gathering in the school-room, on the occasion of the undersigned's visit in July 1900, as to the usefulness, of the Bank and the honesty,

disinterestedness and zeal of President and Agent, was most gratifying. Had these gentlemen pursued the work of canvassing with all the zeal in them, the results would have been much more tangible, but the President is a very old man and the Agent has the duties and responsibilities of the headmaster of the local school to discharge. They have, however, promised to use all avilable time during the ensuing summer vacation and to spare no pains to enlist the sympathy and support of the public in the interests of the large body of poor raiyats who have sought to extricate themselves from their difficulties by becoming members of the Bank.

8. *Bank's Transactions*—The following table gives a general view of the cash transactions of the Bank up to date of inspection:—

Receipts.	Rs.	a.	p.	Expenditure.	Rs.	a.	p.
From Treasury	13,483	0	0	Paid to Treasury towards current account.	577	3	7
				Do to depositors (principal).	768	15	2
,, Depositors	1,631	14	8	Do members as loan.	20,523	13	4
				Do Government on account of interest.	1,466	0	11
Entrance fee	95	8	0	Do depositors ditto ..	8	1	11
				Establishment charges (one gumsta on Rs. 8, a peon on Rs. 4, and a tempotary peon in collection seasons on Rs. 3 per mensem).	469	15	11
Interest and penalty recovered.	2,393	9	2				
Loans repaid	6,738	13	10	Contingencies, &c, including the price paid for on iron-safe and the consideration for the assignment of the mortagage of the Bank-house.	439	12	3
Other items	9	5	3				
				Total ..	24,253	15	1
Total ...	24,352	2	11	Balance on hand ..	98	3	10
				Grand Total ..	24,352	2	11

It may here be noted as indicating the business-like way in which the managers proceeded from the beginning, that they made no haste to draw the full amount of Government advance, Rs. 13,000, or distribute the same among the original 25 members. The needs of each applicant, the extent of security he could give and other matters were considered in a General Assembly, and cheques were issued on the Treasury from time to time for the amount of loans sanctioned by the General Assembly in respect of each member. When new applicants came in, in large numbers, the General Assembly reduced the limit of loan to individual members to Rs. 100, and made the available funds serve a large number of small cultivators. 125 new members had thus been granted loans, often small but always serving a necessary purpose, to the extent of Rs. 8,630.

9. *Cash Balance.*—The limit placed in the Articles of Association for the cash balance in the hands of the Directors is Rs. 500. This was wisely reduced by the General Assembly in January 1898 to Rs 100. Instances of retention of larger sums were few and occurred during the collection time, the Taluk Treasury being an inconvenient distance (15 miles) from the Bank office.

10. *Limit of Loans to individual members.*—Under the Articles of Association—

1st Class loans, not to exceed	...	...	..	Rs.	500
2nd " "	..	..	..	"	500
3rd " "	..	..	..	"	500
4th " "	...	..	..	"	20
Total of all loans	..	..	...	"	500

The General Assembly at first reduced the limit of 2nd and 3rd Class loans to Rs. 300 and 100, respectively, and raised that of the 4th Class to Rs. 25, and later they reduced the limit of the total in the case of new members to Rs. 100. This limit, the managers are desirous of adhering to, for it keeps out unpunctual men of large needs and restricts the choice to a class of toiling, thrifty cultivators from whom little or no difficulty is ordinarily experienced in recovering interest, &c., in time.

The original limit of Rs. 500 had been exceeded in the case of two, Narasegauda and Bale Rachappa. This was on the authority of special resolutions of the General Assembly passed with reference to an opinion conveyed by the Inspector, apparently through some misconception, that the General Assembly might raise the limit up to Rs. 1,000 without the sanction of Government, and thereupon grant the loans required by the two in excess of Rs. 500. The Bank was thus not wholly responsible for this overstepping of the limit. There is, however, ample security for these loans, and by the payment of instalments these two loans have already undergone some reduction and will shortly, on the realization of the sugar-cane crop, be further reduced to a material extent.

The General Assembly had not prescribed any limit to loans with reference to value of property but the loans granted were ordinarily within 50 per cent of the value. In 10 cases the loans exceeded 50 per cent of the value but were under 72 per cent. Of these 4 had since come to be under 50 per cent in consequence of repayments, and the others were shortly to undergo similar reduction by the end of June next.

11. *Object for which Loans were obtained.*—These are specified in the applications and Register. Sums aggregating Rs. 13,709 were obtained for liquidating debts, of which Rs. 3,507 were used to discharge encumbrances and about Rs. 10,202 for repayment of simple debts. Sums aggregating Rs. 1,338 were obtained to meet the revenue demand prior to realisation of crop; and sums aggregating Rs. 5,477 were used for agricultural purposes, namely :—

Rs.	
2,500	for buying carts and bullocks.
1,003	for improvements such as digging, clearing ground, erecting sheds, etc.
828	for buying land.
515	for " seed.
409	for " manure.
231	for " fodder.

As regards sums obtained to liquidate debts, discharged documents or receipts of creditors are obtained and secured in the Bank. There are thus 19 mortgage deeds discharged and 141 other documents and receipts. Two such vouchers, one in respect of a loan of Rs. 100 granted in September last, the other in respect of a loan of Rs. 60 granted in the last month, are due. The President and Agent said that they would shortly be recovered and filed.

As regards the loans for Agricultural purposes, their proper application is ascertained by inspection by a Director or other persons deputed for the purpose or by enquiry at the meetings of the General Assembly which are largely attended.

12. *Interest and Penalty.*—The rates of interest for loans are the maximum rates mentioned in the Articles of Association.

The penalty imposed in the Bank is as follows:—

(1) for default in payment of principal, Class I—additional interest at 6 per-cent per annum on the amount overdue from the day it became so due.

(2) for default in payment of principal, Class III—a penalty of 1 pie per diem for every Rs. 20, remaining overdue for the period it remains so due.

(3) for default in the case of hand loans, Class IV—interest on overdue amounts at double the usual rate for the period that the loans remain unpaid or not renewed.

(4) for default in payment of interest on loans of Class I—1 pie per diem for every Rs. 20 becoming overdue.

The amount of interest and penalty due from members up to end of last half year was Rs. 2,416-5-9, (namely, Rs, 2,174-14-5 interest and Rs. 241-7-4 penalty) out of which all but Rs. 22-12-7 had been recovered.

The interest due by the Bank had been fully paid.

13. *Class I Loans*: *Instalments*.—There were 106 cases of loans of Class I, Time allowed for repayment was as follows:—

1 year in 2 cases.	6 years in 11 cases.
2 years „ 2 „	7 „ „ 1 case.
3 „ „ 4 „	8 „ „ 24 cases.
4 „ „ 7 „	10 „ „ 1 case.
5 „ „ 54 „	

Three loans aggregating Rs. 300 were repaid in full before the due date. The instalments which fell due in the other cases amounted up to date of inspection to Rs. 7,070-6-8, of which Rs. 4,349-5-4 were found to have been recovered. The following resolution of the General Assembly, dated the 29th July 1900, shows the regard for punctuality shown by that body:—

"The list of arrears up to end of June last show that some of the members "have not paid the principal and interest due. The defaulters say that there "were not adequate crops last year owing to insufficiency of rain, and ask for "time till the realisation of this year's crop. This is not right. By re-paying "at the stipulated time, interest paid will be small and the debt becomes "light. By defaulting, penalty, etc., will increase the burden and the con-"sequences will be grievous. The defaulters should therefore make every end-"eavour to pay up their arrears at once with interest and penalty and the "Board of Directors should use every effort to recover these arrears. Should "any members be found to be obstinate, notices should be issued and steps taken "to recover the full amount of their loans."

The progress in the recovery of arrears during the half year that followed the above order of the General Assembly was considered not quite satisfactory, though in that half year Rs. 1,090 had been recovered on account of principal and Rs. 332 on account of interest, and the General Assembly, in reviewing the balance sheet for the half year, took severe notice of the default of two and desired the Board of Directors to use every endeavour to recover the arrears before the expiry of the ensuing harvest season. During the current half year up to date of inspection, Rs. 465 had been recovered on account of principal and the President and Agent considered that there was every likelihood of the bulk of the arrears being recovered by the end of June next. The sagacity evinced by the General Assembly of this Bank in insisting on punctuality was in contrast with the loose manner in which defaults were dealt with in many of the other Banks. When the observation at page 40 of Mr. Dupernex's valuable work, in the course of a description of the Raffeisen system that "here again the element of risk is reduced to its minimum, for however small the

instalment may be, punctuality in repayment is insisted on, and no mercy is shown to any one who fails in this respect," was explained, the managers appreciated it as containing a wholesome rule.

14. *Class II. Promotes.*—Loans of this class were given in 7 cases to the amount of Rs. 580. Two of these loans had been discharged and 3 others were still within the time allowed for repayment. Of the remaining 2, one fell due in August 1900 and the other on 1st instant. Necessary steps were being taken.

15. *Class III Joint Instalment Bonds.*—Loans of this class were granted to 5 members to the amount of Rs. 400. Out of Rs. 315 which fell due up to date of inspection, Rs. 235 had been recovered.

16. *Class IV, Hand-loans.*—Eighty members had been granted this kind of loans and some of them more than once. The aggregate of these loans up to date of inspection was Rs. 2,958-13-4. The time granted for repayment of these loans is ordinarily three months, but applications for renewal are allowed upon payment by members concerned of at least 10 per cent of what was due. There had been more than two or three renewals in several cases with proportionate reduction of the principal at each renewal. The total of such reduction and of loans repaid in full without renewal amounted to Rs. 1,704-8-6 up to date of inspection.

17. *Mortgage and other Documents executed to Bank.*—The number of mortgage deeds executed by members in favor of the Bank is 106, and they are in proper form, duly registered, and secured in an iron safe in the Bank office. The amount secured by these deeds is Rs. 16,740 and the extent of property mortgaged to Bank is—lands 1,042 acres and 30 guntas, and houses, &c., 87, valued at nearly Rs. 33,000.

The other documents of the Bank are in proper form.

18. *Title-deeds, etc.*—These had been produced by three members. In the remaining cases the Directors had satisfied themselves as to title by inspection of pattas etc.

19. *Meetings of the General Assembly.*—Meetings of the General Assembly have been held regularly in the early part of every half year. There were seven such meetings, all duly confirmed and six of them duly recorded. Notices circulated to members convening the meetings are preserved. The attendance at these meetings is remarkably large,

so many as 120 being stated to have been present at the meeting of 17—7—1898.

180	..	..	..	15—1—1899.
194	..	..	..	30—7—1899.
134	..	..	..	21—1—1900.
135	..	..	..	29—7—1900.
175	..	..	..	30—1—1901

The President and Agent said that they could only count the members present but not take down their names or signatures. They have been asked to arrange for the noting and recording of names. It is explained that members do not all come in at the appointed hour or wait till the resolutions are faircopied and taken round for signatures. It will not be necessary to take the signatures of all but there ought to be record to show who took part in the proceedings. The ordinary procedure here is the President and Agent make beforehand a draft of resolution according to their lights on each matter noted for consideration, this is read at the meeting, then ensues discussion and the draft is either passed or corrected or a new one drawn up according to the sense of the meeting. These meetings are held in a public place, either the Mari Gudi or the village tope, and are witnessed by numbers of outsiders. Those present at the gathering in the school room testified to these facts. The continued interest evinced by such large numbers in the working of the Bank is a hopeful sign.

20. *Register, etc.*—Registers and books maintained by the Directors are:—

1. Register of members.
2. Register of applications for loans
3. Cash book.
4. Ledger.
5. Minute book.
6. Property register.
7. Treasury pass book.
8. Chalan book.
9. Cheque book.
10. Receipts executed by members in favour of Bank.
11. Register showing names and addresses of depositors.
12. Depositors' ledger.
13. Register showing the application of loans.
14. Register of Directors.
15. Register of Directors' proceedings
16. Files of cash balance sheets.
17. File book of letters.
18. 'From' Register.
19. 'To' Register.

NOTE.—No book is kept for receipts granted by Bank with counterfoils, as is done in some of the other Banks; but the Bank is stated to have furnished each member with a copy of his ledger and to enter therein each credit or debit transaction as it occurs. Each member is thus in a position to ascertain how his account stands. A few of these account pattis were shown at the time of the inspection.

21. *Conclusion.*—The President is a pensioned shekdar and is a picture of thrift. Though old, he takes a warm interest in the affairs of the Bank and his influence is acknowledged to be beneficial. The Agent has been rendering very material help. He has borne the brunt of the clerical work and guided the management in an efficient and satisfactory manner. The other members of the Board of Directors are stated to be keen and attentive. Matters could further be improved and the growth of public confidence accelerated by the appointment of a Committee of Audit and Control as suggested in Mr. Dupernex's work consisting of three *outsiders* "like the village school-Master, Government pensioners residing in the village or members of the family of some neighbouring land-lord or of some bunnia or tradesmen and shop-keepers doing business in the village." This Committee is to be elected annually by the members at the General Meeting, and to quote from Mr. Dupernex as to its functions, &c:—

> "Its members shall receive no salary or remuneration. The Committee shall have "free access to all accounts, documents minutes and other records of business "done on behalf of the Bank. It shall meet at least once every three months "to audit the accounts, review the business transacted by the Punchayat (Board "of Directors), satisfy itself that all rules have been complied with and discharge "duties to be named hereafter. The Committee shall annually report to the "General Meeting and may, in cases which appear to it to demand urgency, "call an Extraordinary General Meeting to lay any matter before it."

A Committee like this can easily be formed and may have on it one or two of the depositors. The managers of the Bank on being spoken to about the advantage of inspection by unofficial influential gentlemen, have agreed to invite Mr. Cuppuswami Naidu, pensioned Assistant Commissioner, who has his estate only three miles from Tavarekere, to inspect their institution, and this gentleman has kindly promised to visit it.

Leaving for the present out of consideration any demerit which, in the eyes of strict followers of the European system, may attach to the comparatively liberal Government subvention granted to the Bank, this institution deserves credit for the amount of real rural banking business on popular lines it has done during the three years that have elapsed since its formation. The number, status and character of members, the nature and extent of the loans obtained and repaid the efficiency of management, the interest evinced by the general body of members, the progress hitherto in gaining public confidence and the prospects before the Bank have been referred to above. If similar village banks in Europe do business once in a fortnight or on

24 days in a year, as stated in Mr. Dupernex's work, this Bank has transacted business, as seen from its Cash books, on 159 days in 1898, on 150 days in 1899 and on 147 days in 1900, and entries in the ledgers for the three years show that on the side of credit or loans obtained, there were—

6	entries in the case of	2	members, each
5	ditto	4	do
4	ditto	4	do
3	ditto	24	do
2	ditto	42	do
1 entry	ditto	80	do

and that on the side of debit or payments by members, there were—

31 to 39	entries in the case of	5	members, each.
26 to 30	ditto	6	do
21 to 30	ditto	19	do
16 to 20	ditto	39	do
11 to 15	ditto	27	do
10 and under	ditto	94	do

To attempt to give individual instances of the advantages derived from the Bank is not now possible. There are men who had given up all hopes of saving their lands from the action of creditors but were enabled to free them; men who had been paying interest in kind at one kandi or more per Rs. 25 and feeling the pinch of want during a portion of the year but were enabled to keep and enjoy the whole of the produce; men who had been selling crops for payment of kandayam but were enabled to keep them by obtaining small hand loans which they repaid out of earnings from wages, &c.; men who had been sub-leasing their lands through inability to procure manure and seed but were enabled to undertake direct cultivation; men who through want had allowed lands to lie waste but were enabled to improve them and grow plantains-sugar-cane, &c.; and again men who were enabled to slightly increase their holdings. More-galling than the usurious interest had been felt the demand of local creditors for personal service and perquisites of various kinds, and it is said that a gentleman in this neighbourhood used regularly to go about with two Holeyas and quarter them and himself upon his clients until what he wished was complied with. Raiyats who are members of the Bank are stated to give expression to their present sense of relief in this fashion—the Survey and Settlement freed them from *bitti begari* to Government servants, the institution of the Bank freed them from *bitti begari* to sávkárs.

The Banks' operations up to end of last half year left a surplus of Rs. 369, of which Rs. 129 was used for the purchase of an iron safe and Rs. 103 for assignment of the mortgage of Bank house.

17TH APRIL 1901.

(Signed) B. Ramaswamiayangar,

Inspector of Agricultural Bank in Mysore.

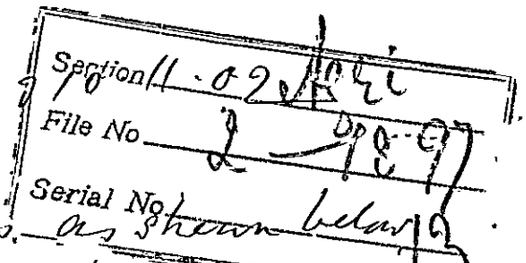
"Copy"

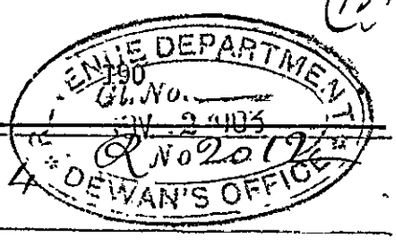
B. Ramaswamiayangar,

Inspector of Agricultural Banks in Mysore.

B. BASAVAPPA CHETTY, PROPRIETOR, S. G. N. PRESS COTTON PETTA BANGLORE CITY.

(157)





No. 1334

No 720/2

Name of Petitioner Bangalore Krishna & other members of the agricultural Bank,

Village Jaremkere

Taluk Magadi

District Bangalore

Date of Arzi 11 — 11 — 02.

Date of Receipt

Date of Disposal

No. of Enclosure 2

Two petns. as shown below are transferred for disposal to the Secy to Govt. of Mysore Genl & Rev Depts

B O.

(sd) S. Maconochie
I.C.S
Private Secy.

No. 571 @ 5.11.02 with 2 encls
576 — 6.11.02.

Transferred to Revenue Branch
20.11.02

ABSTRACT

addressed to H. H. the Maharaja's Secy with Pri Secy's Memo. No. 720/2 dated 10th November 1902

States that out of an advance of Rs 25000 sanctioned by Govt. for the bank only Rs 13000 was advanced, that the number of members has risen from 55 to 254, that the number of ryots helped is 158 and the value of their property mortgaged to the Bank is Rs 26,733.

MGOPB—4,000—31-1-02

that when application was
made to Govt. for a further
loan of Rs. 20000, they
suggested that the bank
should try to attract
sufficient private capital
by way of deposits, that
the members of the bank
being poor and the well
-to-do people who are
few in the locality do not
mind making any deposit
for the trifling interest
which the bank pays,
that the members have
in consequence ruled
that each existing &
future member should
~~deposit~~ pay Rs 3 annually
for permanent deposit,
that while the affairs
are being thus managed
with difficulty the Dy.
Comm. has ordered
the repayment of the
Govt. advance of Rs 13000
by means of an annual
payment of Rs 1300, that
as by this arrangement
no member can derive

any benefit from the bank, they have prayed that an annual repayment of Rs 500, might be accepted, and paid up Rs 500 last year

Pray therefore that in order that this useful bank may continue permanent a further advance of Rs 12,500 may be sanctioned, the whole amount of Rs 25,000 being repayable in 25 yrs by annual repayment of Rs 1000/-

As the members think that hereafter the bank will become entirely self supporting

19/11/02

(10)

Section Misc I
File No C-1067-R2 3181
Serial No 14-R2 16-97.

MYSORE DEWAN'S OFFICE,
~~Petition~~ Rev. Department,
The ~~December~~ 1902.
14/2/03.

ENDORSEMENT GRANTED TO S. Krishnaswamy and others, members of the Agl. Bank at Jadenahalli in Taluk, Bangalore &c.

in reply to their Petition Registered No. 1334 · date 11—11—02 requesting that the advance of ₹ 13000/- made to the Bank may be made repayable by annual instalments of ₹ 500/- instead of ₹ 1300/- and that in order that this Bank may continue permanently a further advance of ₹ 12500/- may be sanctioned.

Petitioners ~~is~~ are informed that their prayers are rejected and that only 10 years time has been ~~given~~ allowed for the repayment of the advance (Govt. order No. R2067-76 dt. 10-11-02.)

Issue
5/2

5/2/03
By Order,

Secretary
5/12/02

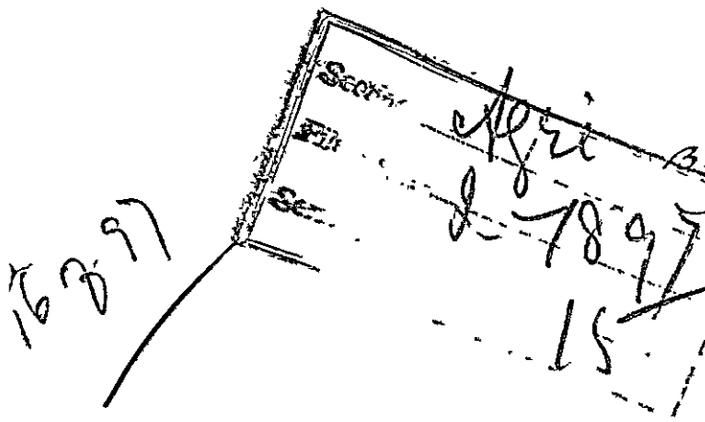
Recd 26/3/03

R
1897

(17)

From

H. H. Sparker Esqre
Dy. Commissioner
Bangalore Dist



1897

To B. Ramaswami Ayanger Esq.
Inspector of Agricultural Banks in Mysore

Dated 23rd March 1903

3 & 17.

Despatched

Received

General No.

R No. 1494

Enclosure No. 1

I have the honor to forward herewith, Inspection reports of the Agricultural Banks at Javerekere for the half year ending 31st December 1902, received with the Assistant Commissioner's docket No. 153 of the 17th instant

H. H. Sparker
Dy. Commissioner.

R
16/6/03

Mm

No. 401

Enclosure 1 report with 3 statements

REVENUE DEPARTMENT
No. 4097
18 JUN 1903
Secretariat

Submitted to the Secretary to Government of Mysore, General & Revenue Departments

23rd May 1903.

B. Ramaswami Ayanger
Inspector of Agrl. Banks.

Notes of Inspection on the working of the Agricultural Bank at Jawarikere, Hangadi Taluk. for 1902–1903.

The Bank was inspected on the 7th February 1903. The Bank office is held in the shop of one Rudria which is close to the Agent's house, and of which the Bank has received an anwadi or assignment of mortgage for Rs 103/. There have been no changes subsequent to this. The hours of business for transactions are from 7 to 10 a.m. and again from 3 to 6 p.m. daily. The several registers & accounts are all secured in an Iron Safe the keys of which are in the hands of the Agent, while the President has the charge of Documents, Cash &c, secured in the drawers of the Iron safe, whose keys are kept by him.

2. The villages to which the members belong are situated within a radius of 5 miles from the Bank House, and duly registered. The majority of members

reside at a distance of
about 3/4 mile, and within 4 miles
from the Bank house, and
business has not been
extended to any new village

The No of members last
year was 253, and with only
one new member admitted
during the current year, the
total has reached the figure
of 254. The new member was
duly qualified and admitted
with the approval of the
General Assembly, and
in the practical working the
Bank has not gained much
in strength.

3. Particulars of lands
held by members are duly
entered in the prescribed
form of Register, but of
property of members who
have been admitted since
26 Jany 1902, these have not
been entered, and it is
explained that with re-
ference to these, the Directors
have called for an estimate.

The Annual
Survey Sec
that the mission
is satisfied
an early Date
& Satisfy
about the
with entries made

There have been no notable instances of new acquisition sale, transfer, or relinquishment since last inspection and thus the limited credit of the Bank has remained stationary. The Bank has borrowed as Govt advance Rs 13,643/- and repaid Rs 1143/- and advanced to members by way of loans Rs 24,533-13-4 and recovered Rs 11,291—8-7 leaving Rs 13,242—4—9. remaining unrecovered. The Bank's liabilities at date of inspection amount to Rs 12,500/- (due to govt) + Rs 647-8-7- due to depositors — Total Rs 13,147-8-7. The extent of property mortgaged to the Bank measures 3764 acres, 38 guntas of land valued at Rs 67,674/— and besides, the members were stated to possess houses & shops valued at Rs 16,800/—

4. The limit prescribed in the Articles of Association for the Bank's funds was Rs 25,000/- The Bank has Rs 12,500/- the balance of Govt. loan and Rs 647-8-7 from deposits making a total of Rs 13,147-8-7. The surplus partly invested in loans and partly in the hands of Directors is Rs 382-9-6. Thus the grand total of the above items viz Rs 13530-2-1 is within the prescribed limit. The lessons of mutual help and co-operation & thrift are well understood by the large body of members and thus the Bank's credit is sustained.

5. The Bank has received the Govt. advance of Rs 13643/- and desired 15 years' time for repayment of loan, but the time appears to have been reduced to one of 10 years, subsequently commencing from 1901-1902....

A statement shewing the amounts received and repaid by the Bank for the last official year 1901-02 is herewith appended. (Copy attached).

Sheet 31

6 The amount standing against the Bank is Rs 12,500/- after the repayment of Rs 1143/- made, vide date of inspection. The amount repayable towards deposits comes to Rs 647-8-7.

7 As regards loans and deposits from others, the rates of interest for loans are the maximum rates as mentioned in the Articles of association. The deposits received and repaid in this Bank are as shown below.

	Receipts	Withdrawals	Balance
Members	520-5-10	272-11-2	247-10-8
Non-members	1786-11-5	1386-13-6	399-13-11
Total	2307-1-3	1659-8-8	647-8-7

The amount recoverable by way of interest from members is Rs 464-12-2, while the Bank has repaid to govt towards interest Rs 2,277-6-8 since formation.

8 The following table gives a general view of the cash transactions of the Bank

up to date of inspection.
(Vide statement attached.)

9. The General Registers connected with the Bank's transactions have been duly compared & examined. The entries are posted daily and are clear & intelligible. The disbursements were authorised & supported by vouchers. The charges incurred under Establishment and Contingencies were actual & real; and the rule about members rendering gratuitous service is duly respected.

10 Date of last entry in the Cash Book - 5/2/1903. The Cash Balance on that date was Rs 17-6-7. - to per limit fixed in the Articles of Association for cash balances in the hands of the Directors, the amount has not exceeded Rs 100/- in any case. Whenever larger amounts are received, they are at once remitted to the Treasury by the Bank Agent.

11 The rules of the General Assembly have prescribed

(Sheet 4)

the limits within which loans can be granted to individual members on sufficient security being afforded, but no limit to loans with reference to value of property exists, the loans granted in each case being within 50 p.c of the value.

12 No loans have been granted in contravention of the rules and members in need and deserving applicants have not been denied the consideration and in all applications for loans, the objects of the loans have been well explained. The applications have been watched by the Board of Directors with care and attention, and there have been no instances of loans obtained having been spent for other purposes unconnected with the objects of loans raised.

13 The sums obtained towards loans for general purposes are indicated in the appended form. (Vide statement attached.)

14 As regards securities the mortgage deeds are in proper form and secured in an Iron Safe box in the Bank's office. The total No. of mortgage deeds at date of inspection is 118. Prior mortgages have been duly discharged, and the title deeds appear to have been inspected by the Directors in some cases. Sufficient security has been taken with respect to each class of loans granted. In case of simple debtor repaid the receipts obtained have been produced.

15 Appended is the list of loans outstanding against members at date of inspection exclusive of repayments. The rule requiring punctuality in the payment of dues by members is insisted on, and no unhealthy tendency to evade the prompt collection of arrears outstanding against members exists. The total No. of members from whom loans are outstanding to the Bank is 184

16 With reference to defaulters, notices have been issued and prompt action taken to secure the balance of loans remaining unpaid. In three instances, the defaulters have been sued for the amounts in the Civil Courts and decrees obtained against them, amounting to Rs 400/- and odd. By such prompt action, the defaulters have been put to a sense of their responsibilities to the Bank. The arrears is explained partly owing to the prevalence of plague and partly also to the failure of standing crops in the previous years caused by deficiency of water supply and the untimely monsoons.

17 Interest and penalty due to the Bank have not been recovered in full, there being about Rs 464-12-2 remaining unrecovered, and the Bank has to pay to Govt the balance of Rs 126-8 which remains unpaid.

Dec 54

Pin Mark

Pay Mukerji

Pay Mukerji

Pay Mukerji

The surplus at date of inspection is Rs 382-9-6 as per margin, which amount has been carried to the Reserve fund. No special charges tended to reduce the surplus.

Income		Expenditure	
Interest from members	3125-9-9	1. Interest paid to govt	2277-
Entrance fees	104-8-0	2. do to Depositors	41-
Fines	587-10-4	3. do to members	9-1
Other items	142-4-1	4. Establishment	798-1
Total	3960-0-2	5 Contingencies	107-7
		6. Printing &c.	91-2-
		7. Other items	255-5
		Total Rs	3577-6-
		Surplus	382-9-
		Total	3960-0-

'9 The rules for convening meetings of the General Assembly are understood by the General Body of members The meetings are held regularly every half year, and well attended by a majority of the members. The Board of Directors seem to have held 6 special meetings since last inspection at which important business was transacted. Notice of meetings have been widely circulated amongst the members, who are showing interest in the Bank's affairs. Special Resolutions which were duly passed have in all cases been subsequently confirmed and recorded.

Sheet 61

20

The Directors meet for ordinary business once a week and oftener if business requires them so to do. Their Minutes have been recorded in a book, and Special Meetings for the disposal of important affairs have been held since last inspection.

The Bank's accounts are being scrutinized by Auditors appointed for the purpose as per rules of the General Assembly. Their reports are considered & finally recorded. The above check seems to be effective & satisfactory.

The several Registers referred to are carefully & neatly maintained.

Camp Channapatna
16th March 1903

C.E. Threadell.
Qo. X
Asst to Commissioner
Closepet Range

ಮಾನ್ಯರವರೇ, ಈ ಕೆಳಕಂಡ ವಿವರಗಳಂತೆ ನಾನು ಕೆ-ಟಿಇಟಿ-ಪರೀಕ್ಷೆಯನ್ನು ಬರೆದಿರುತ್ತೇನೆ. ಆದ್ದರಿಂದ ನನಗೆ ಪ್ರಾಥಮಿಕ ಶಾಲಾ ಶಿಕ್ಷಕರ ಹುದ್ದೆಗೆ ನೇಮಕಾತಿ ಮಾಡಿಕೊಳ್ಳಲು ಕೋರಿ ಈ ಅರ್ಜಿಯನ್ನು ಸಲ್ಲಿಸಿರುತ್ತೇನೆ.

ಕ್ರ. ಸಂ.	ಅಭ್ಯರ್ಥಿಯ ಹೆಸರು, ವಿಳಾಸ, ಜಾತಿ, ಲಿಂಗ, ಹುಟ್ಟಿದ ದಿನಾಂಕ, ಆಧಾರ್ ಸಂಖ್ಯೆ, ಮೊಬೈಲ್ ಸಂಖ್ಯೆ, ಇಮೇಲ್ ವಿಳಾಸ	ಅರ್ಹತೆ			ಅಂಕಗಳು					ಅಭ್ಯರ್ಥಿಯ ಸಹಿ
		ಪರೀಕ್ಷೆಯ ಹೆಸರು	ಉತ್ತೀರ್ಣರಾದ ವರ್ಷ	ಅಭ್ಯರ್ಥಿಯು ಆಯ್ಕೆ ಮಾಡಿಕೊಂಡ ಮಾಧ್ಯಮ	ಪರೀಕ್ಷೆಯ ಹೆಸರು	ಪಡೆದ ಅಂಕಗಳು	ಪರೀಕ್ಷೆಯ ಹೆಸರು	ಪಡೆದ ಅಂಕಗಳು	ಒಟ್ಟು ಅಂಕಗಳು	
	ಶ್ರೀ ಮಂಜುನಾಥ ಸ/ಲೇ ಹನುಮಂತಪ್ಪ ಕಲ್ಲಿಗನೂರು ಗ್ರಾಮ ಮತ್ತು ಅಂಚೆ ಹರಪನಹಳ್ಳಿ ತಾಲೂಕು ದಾವಣಗೆರೆ ಜಿಲ್ಲೆ ಪಿನ್ ಕೋಡ್ 583128 ಜಾತಿ: ಪ.ಜಾ. ಲಿಂಗ: ಪುರುಷ ಹುಟ್ಟಿದ ದಿನಾಂಕ: 30-06-1992 ಆಧಾರ್ ಸಂಖ್ಯೆ: 4226 7890 1234 ಮೊಬೈಲ್ ಸಂಖ್ಯೆ: 9876543210 ಇಮೇಲ್ ವಿಳಾಸ: manjunath.kallu@gmail.com	ಕೆ-ಟಿಇಟಿ (ಕರ್ನಾಟಕ ಶಿಕ್ಷಕರ ಅರ್ಹತಾ ಪರೀಕ್ಷೆ)	2021	ಕನ್ನಡ	ಪತ್ರಿಕೆ-1	132	ಪತ್ರಿಕೆ-2	128	260	
	ಶ್ರೀಮತಿ ಲಕ್ಷ್ಮಿ ಕೋಂ ಶಿವಕುಮಾರ ಬಿ. ವಾರ್ಡ್ ನಂ. 7, ಗಾಂಧಿ ನಗರ ಬಳ್ಳಾರಿ ಪಿನ್ ಕೋಡ್ 583101 ಜಾತಿ: ಪ.ಪಂ. ಲಿಂಗ: ಮಹಿಳೆ ಹುಟ್ಟಿದ ದಿನಾಂಕ: 12-03-1995 ಆಧಾರ್ ಸಂಖ್ಯೆ: 5123 4567 8901 ಮೊಬೈಲ್ ಸಂಖ್ಯೆ: 9845012345 ಇಮೇಲ್ ವಿಳಾಸ: lakshmi.shivakumar@yahoo.in	ಕೆ-ಟಿಇಟಿ (ಕರ್ನಾಟಕ ಶಿಕ್ಷಕರ ಅರ್ಹತಾ ಪರೀಕ್ಷೆ)	2021	ಕನ್ನಡ	ಪತ್ರಿಕೆ-1	118	ಪತ್ರಿಕೆ-2	121	239	
	ಶ್ರೀ ಮಹಮ್ಮದ್ ಇರ್ಫಾನ್ ಸ/ಲೇ ಅಬ್ದುಲ್ ರಹಮಾನ್ ಖಾದ್ರಿ ಮನೆ ನಂ. 14, ಮಸೀದಿ ರಸ್ತೆ ಕಲಬುರಗಿ ಪಿನ್ ಕೋಡ್ 585101 ಜಾತಿ: ಮುಸ್ಲಿಂ ಲಿಂಗ: ಪುರುಷ ಹುಟ್ಟಿದ ದಿನಾಂಕ: 05-09-1990 ಆಧಾರ್ ಸಂಖ್ಯೆ: 6789 0123 4567 ಮೊಬೈಲ್ ಸಂಖ್ಯೆ: 9900112233 ಇಮೇಲ್ ವಿಳಾಸ: irfan.khadri@outlook.com	ಕೆ-ಟಿಇಟಿ (ಕರ್ನಾಟಕ ಶಿಕ್ಷಕರ ಅರ್ಹತಾ ಪರೀಕ್ಷೆ)	2021	ಉರ್ದು	ಪತ್ರಿಕೆ-1	125	ಪತ್ರಿಕೆ-2	130	255	
	ಶ್ರೀಮತಿ ಸುಮಿತ್ರಾ ಕೋಂ ಗೋವಿಂದಪ್ಪ ಹೊಸಪೇಟೆ ಗ್ರಾಮ ಮತ್ತು ಅಂಚೆ ಕೊಪ್ಪಳ ತಾಲೂಕು ಕೊಪ್ಪಳ ಪಿನ್ ಕೋಡ್ 583231 ಜಾತಿ: ಪ.ಜಾ. ಲಿಂಗ: ಮಹಿಳೆ ಹುಟ್ಟಿದ ದಿನಾಂಕ: 18-07-1988 ಆಧಾರ್ ಸಂಖ್ಯೆ: 3456 7812 9045 ಮೊಬೈಲ್ ಸಂಖ್ಯೆ: 9731456820 ಇಮೇಲ್ ವಿಳಾಸ: sumitra.govinda@gmail.com	ಕೆ-ಟಿಇಟಿ (ಕರ್ನಾಟಕ ಶಿಕ್ಷಕರ ಅರ್ಹತಾ ಪರೀಕ್ಷೆ)	2021	ಕನ್ನಡ	ಪತ್ರಿಕೆ-1	110	ಪತ್ರಿಕೆ-2	115	225	
	ಶ್ರೀ ಅಜಯ್ ಕುಮಾರ್ ಸ/ಲೇ ಸುರೇಶ್ ಚಂದ್ರ ಮನೆ ನಂ. 22, 3ನೇ ಮುಖ್ಯ ರಸ್ತೆ ಜಯನಗರ ಬೆಂಗಳೂರು ಪಿನ್ ಕೋಡ್ 560041 ಜಾತಿ: ಸಾಮಾನ್ಯ ಲಿಂಗ: ಪುರುಷ ಹುಟ್ಟಿದ ದಿನಾಂಕ: 25-11-1993 ಆಧಾರ್ ಸಂಖ್ಯೆ: 7890 1234 5678 ಮೊಬೈಲ್ ಸಂಖ್ಯೆ: 9448123456 ಇಮೇಲ್ ವಿಳಾಸ: ajay.suresh@rediffmail.com	ಕೆ-ಟಿಇಟಿ (ಕರ್ನಾಟಕ ಶಿಕ್ಷಕರ ಅರ್ಹತಾ ಪರೀಕ್ಷೆ)	2021	ಕನ್ನಡ	ಪತ್ರಿಕೆ-1	140	ಪತ್ರಿಕೆ-2	135	275	

ಇಲ್ಲಿ ಬಂದಿರುವ ಕೆಲಸಗಾರರಿಗೆ ಕೆಲಸ ಮಾಡಲು ಅನುಕೂಲವಾಗುವಂತೆ ಕೆಲಸದ ಸಮಯವನ್ನು ಬೆಳಿಗ್ಗೆ ೭-೩೦ ರಿಂದ ಮಧ್ಯಾಹ್ನ ೧೨ ಗಂಟೆಯವರೆಗೆ ಮತ್ತು ಮಧ್ಯಾಹ್ನ ೨ ರಿಂದ ಸಂಜೆ ೫-೩೦ ರವರೆಗೆ ನಿಗದಿಪಡಿಸಲಾಗಿದೆ.

ಇಂತಿ ನಿಮ್ಮ ವಿಶ್ವಾಸಿ

ಸಹಿ/- ಎಸ್. ಮುನಿಸ್ವಾಮಿ

ಅಸಿಸ್ಟೆಂಟ್ ಕಮಿಷನರ್

ಕೋಲಾರ

ದಿನಾಂಕ ೨೫-೧೦-೧೯೬೨

(ಎಸ್. ಮುನಿಸ್ವಾಮಿ)

ಅಸಿಸ್ಟೆಂಟ್ ಕಮಿಷನರ್

ಕೋಲಾರ

Copy

Assistant Commissioner
Kolar

sachars of the Agricultural Bank at Tawarakare,
ropachis on 7th Feby 1903

Items of Expenditure	Amount			Total
1 Towards assignment of house for Bank premises	103	3	2	
2. Towards purchase of an Iron Safe	130	..	..	
Members' Loan	24533	13	4	
4 Towards Principal Repaid	1143	..	..	
5. Remittance to "Chikan fund"	37	3	7	
6. Interest paid to depositors	1659	8	8	
7. Interest paid to Govt	2277	6	8	
8 — ditto — to depositors	41	4	-	
9 Refund of Interest to members	5	13	..	
10. Establishment charges	798	15	11	
11. Contingencies	107	7	4	
12. Printing charges	91	2	6	
13. Other Items	255	5	3	
14. Balance on hand	17	6	7	
Total	31201	10	-	

Assistant Commissioner
Closed 8 days

Statement shewing the results of Co-op. Trans
(Nagadi Taluk) upto the date of

Items of Receipts	Amount			Total		
1. From Govt. Treasury as advance	13643	..				
2. From Depositors	2307	1	3			
3. Amount realised from members towards loans.	11291	8	7			
4. Interest Recoveries	3125	9	9			
5. Entrance fees	104	8	-			
6 Fine & Penalties	587	10	4			
7 other Items.	142	4	1			
Total	31201	10	-	31201	10	-

Statement shewing the amounts received and spent towards loans for the several purposes by members of the Agricultural Bank at Tavaserry since formation up to date of inspection.

Items	Amount obtained R. a. p.			Items	Amount Spent R. a. p.		
1. To discharge encumbrances.	4,267	-	-	1. To discharge encumbrances	4067	-	-
2. —— ditto —— other debts.	11,822	13	4	2 —— do —— other debts	11,747	-	-
3. For Agricultural purposes.				3. For Agricultural purposes			
(a) For buying land ———	928	-	-	(a) for buying land	928	-	-
(b) For improvement of land such as clearing ground &c &c - - -	1,577	8	-	(b) For improvement of land	1,417	8	-
(c) For sinking wells - - - - -	200	-	-	(c) For sinking wells	200	-	-
(d) For payment of Land Revenue -	1393	-	-	(d) For payment of Land Revenue	1,393	-	-
(e) For purchase of seed, cattle, fodder &c	4,405	8	-	(e) For purchase seed, cattle, fodder &c	4,405	8	-
Total	24,533	13	4	Total	24,158	-	-

A. H. Winterbotham

Assistant Commissioner
& Cosepet Range